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ABSTRACT

This report presents statistics and other information concerning trends in, and the current (1991) status of, various student financial aid programs in New York State. Among the report's findings are the following: (1) New York State spent more on student aid in 1990-91 than 1989-90 out of a smaller State higher education budget; (2) despite the increased amount of grant aid in 1990-91, borrowing at public and independent institutions increased dramatically, including unsubsidized loans with unfavorable terms indicating that financial need was great; (3) the percentage of state resident full-time graduate students receiving Tuition Assistance Program (TAP) awards continued to decline in 1990-91; and (4) tuition and fees have risen, while state grants and scholarships have been cut further or eliminated, thus making it even more difficult for low-income and middle-income students. Data is displayed in 6 figures and 18 tables. Proposals for the state's student aid programs are provided. Appendices include tables showing trends in resident undergraduate college costs in New York State from 1989-90 to 1991-92, a list of New York State and Federal Student Assistance Programs, TAP program features, TAP awards by schedule and income in 1991-92, TAP award schedules for 1991-92, and the Regents 1992 report on "The Aid for Part-time Study Program". (GLR)

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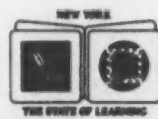
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1991 ANNUAL REPORT BY
THE BOARD OF REGENTS TO
THE GOVERNOR AND
LEGISLATURE ON

STATE STUDENT
FINANCIAL AID
PROGRAMS

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THE STATE EDUCATION DEPARTMENT / THE UNIVERSITY OF THE STATE OF NEW YORK / ALBANY, N.Y. 12234

PRESIDENT OF THE UNIVERSITY
AND COMMISSIONER OF EDUCATION
THE NEW YORK STATE EDUCATION DEPARTMENT
ALBANY, NEW YORK 12234

December 1, 1991

To the Governor and Legislature:

In accordance with the provisions of Section 603 and 666, subdivision 10 of the Education Law, I am transmitting the Annual Report by the Board of Regents to the Governor and Legislature on State Student Financial Aid Programs, and the Annual Report by the Board of Regents on the Aid for Part-Time Study (APTS) Program. The APTS report is found at Appendix I in the State Student Financial Aid Report.

Our descriptions of student aid in 1990-91 bring you the latest complete information. But, that information was out-of-date as it was being compiled. Following the mid-year tuition increases and aid cuts in 1990-91, the State budget for 1991-92 brought higher public sector tuition rates and deeper cuts to student aid programs. Those changes can be expected to worsen the dual barriers that low-income and middle-income students already faced in 1990-91 -- increased competition for admission in the public sectors and higher after-aid prices in all sectors.

The time to help New York's college and university students is now. During the 1980s, families with children lost purchasing power as a result of national economic trends and Federal tax policies. Over the same period, Federal grants and loans for college students lost purchasing power. Then, in 1990 and again in 1991, when the State's budget was seriously out of balance, our college students were hit with steep public sector tuition increases and deep cuts in the purchasing power of their State grants and scholarships. After all this, the public has lost confidence in the capacity of the Federal and State governments to support opportunity for higher education. That loss can affect the fragile balance of supply and demand for public and private higher education in New York for years to come.

We must restore students' purchasing power and the public's confidence in the State's commitment to providing educational opportunity. Towards those ends, the Regents are recommending improvements to the State's student aid programs for 1992-93 in areas where the reauthorized Federal Higher Education Act is unlikely to help and where student needs are the greatest. Once the Higher Education Act is reauthorized, the Regents will provide you a comprehensive set of proposals to ensure access to higher education in New York throughout the 1990s and into the next millennium.

Respectfully submitted,

Thomas Sobol

1991 ANNUAL REPORT
BY THE BOARD OF REGENTS
TO THE GOVERNOR AND THE LEGISLATURE
ON
STATE STUDENT FINANCIAL AID PROGRAMS

The University of the State of New York
The State Education Department
Albany, New York 12230
December 1991

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EXECUTIVE SUMMARY

Like many states facing budget problems in 1990-91, New York cut appropriations for higher education and raised public sector tuition charges to offset some of those cuts. Unlike other states, New York spent more on student aid in 1990-91 than it did in 1989-90, almost \$50 million more. This means that State student aid programs received a larger share of a smaller State higher education budget. (Figure 1)

Despite the increased amount of grant aid in 1990-91 that came primarily from State programs such as the Tuition Assistance Program (TAP) and the State's colleges and universities themselves, borrowing increased dramatically both at public and independent institutions. That borrowing was not obvious because it was masked by a sharp decline in borrowing at proprietary institutions. (Figure 2)

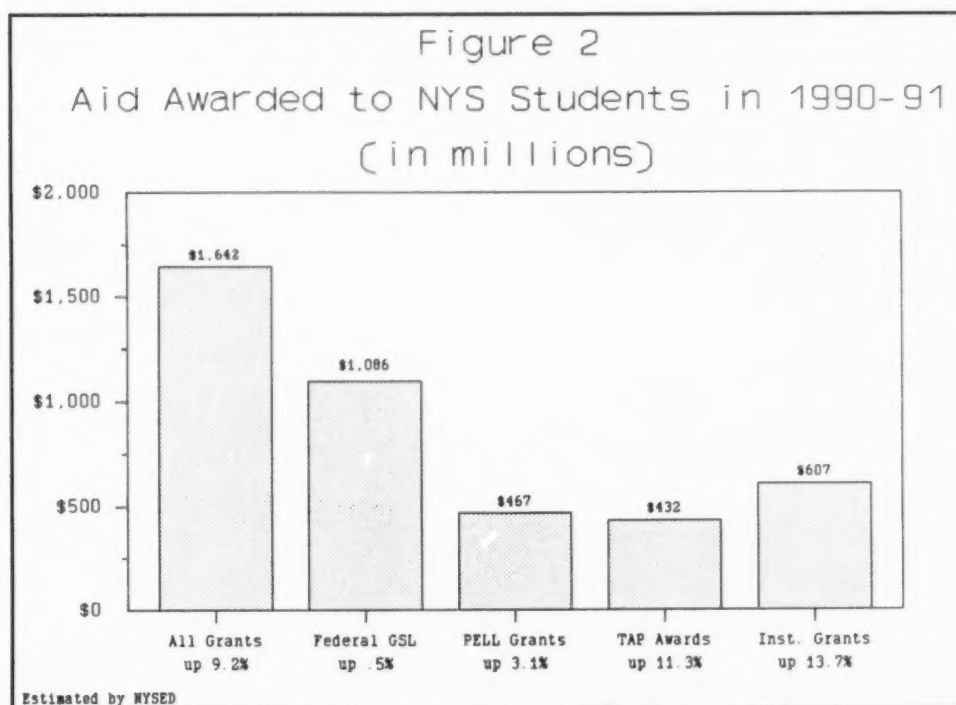
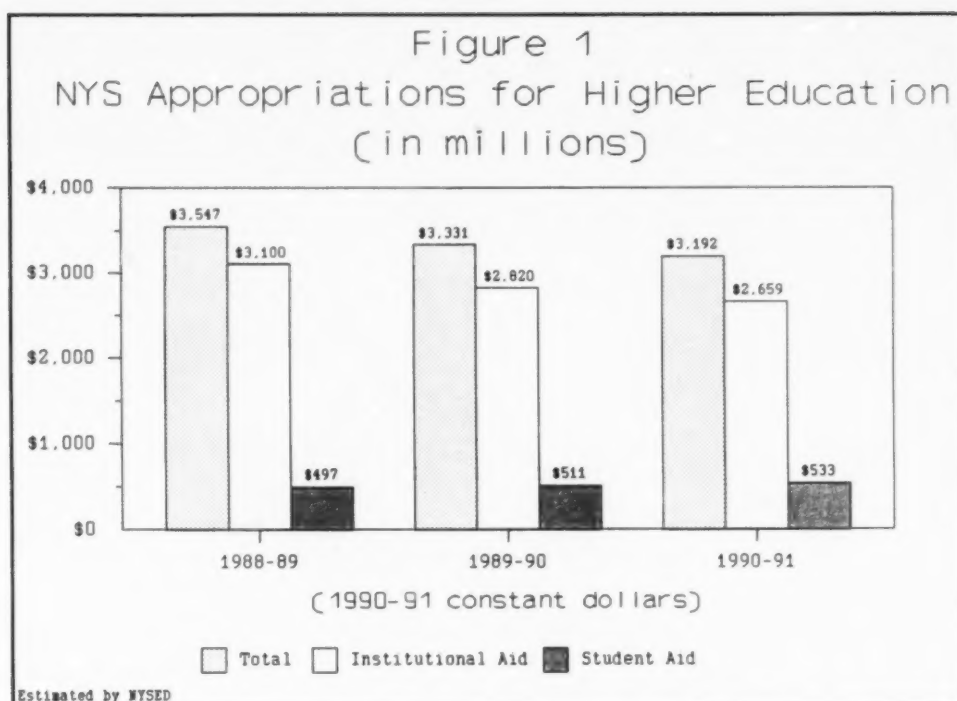
However, reliance on loans did rise at public and independent institutions because grant aid did not keep pace with increased costs of attendance. (Figure 3) In fact, students and their parents at public and independent institutions took out 25 percent more Federal unsubsidized loans in 1990-91 than in 1989-90. (Figure 4) The terms of those loans are far less favorable than the terms of other loans, which means the 25 percent increase is a strong sign that financial need was great.

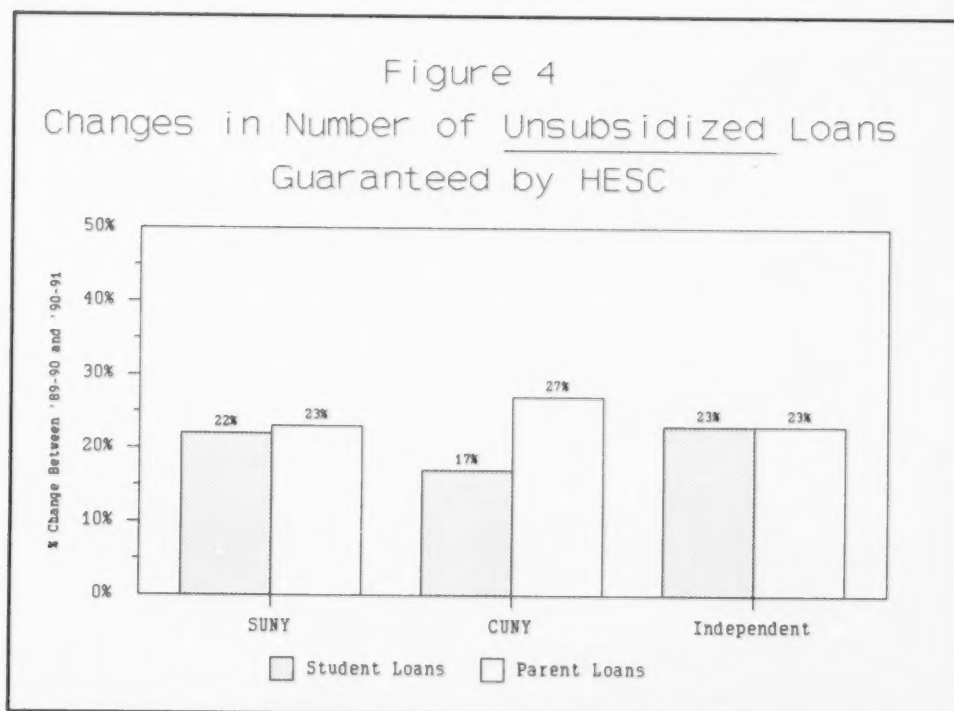
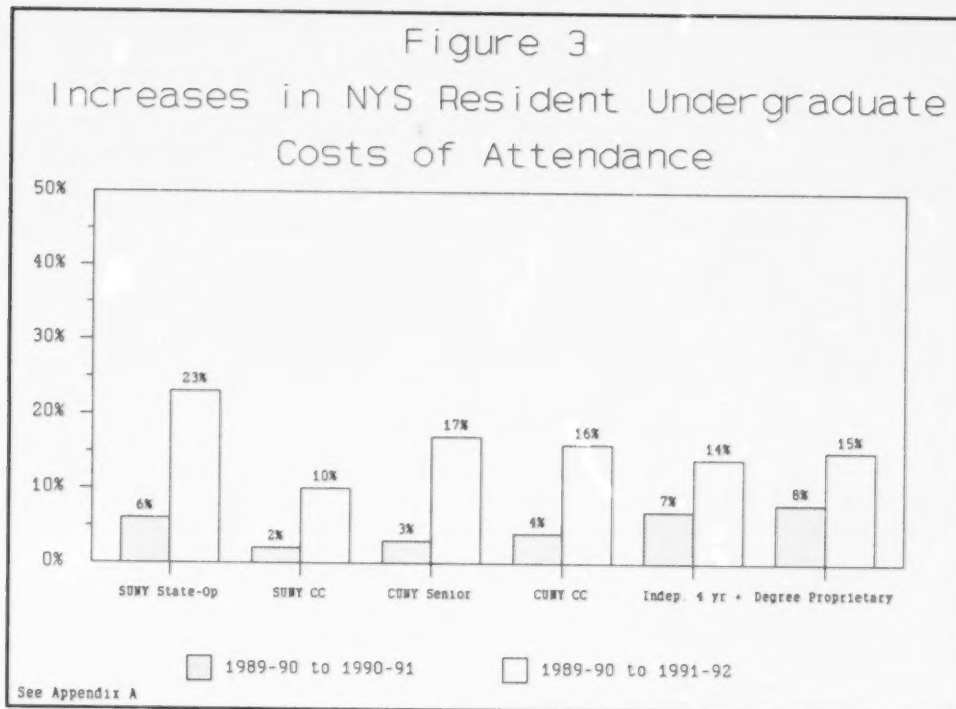
Other signs also point to great financial need. The percentage of State resident full-time graduate students receiving TAP awards continued to decline in 1990-91, when fewer than one in four received an award. (Figure 5) In addition, many part-time students who were eligible for APTS awards in the spring term of 1991 were either denied a grant or given a smaller grant than their demonstrated need because their school's APTS allocation was insufficient. (Appendix I)

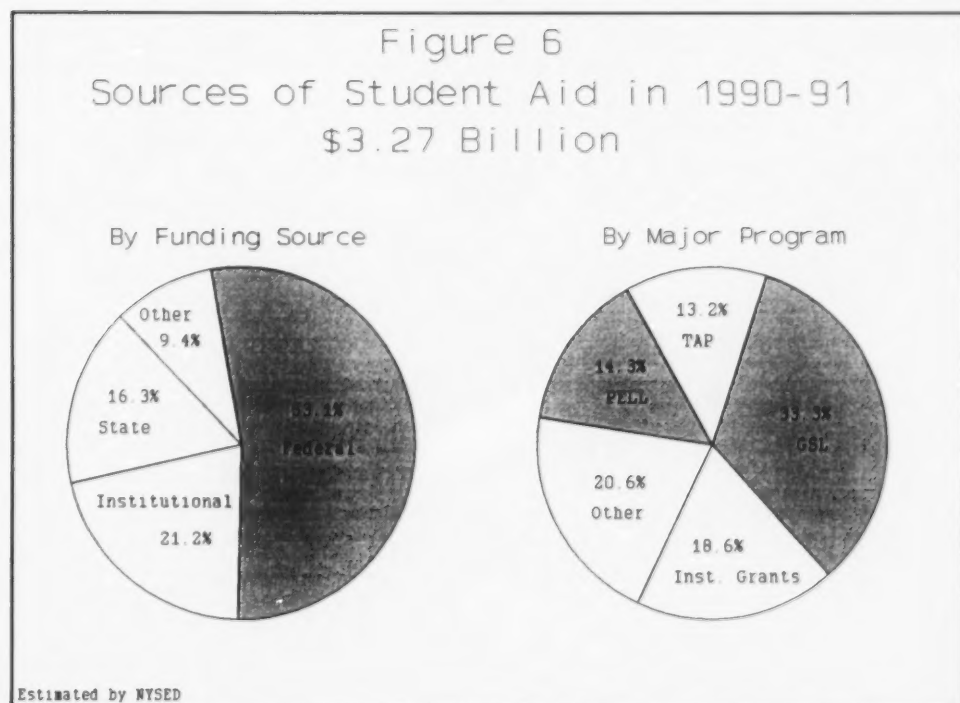
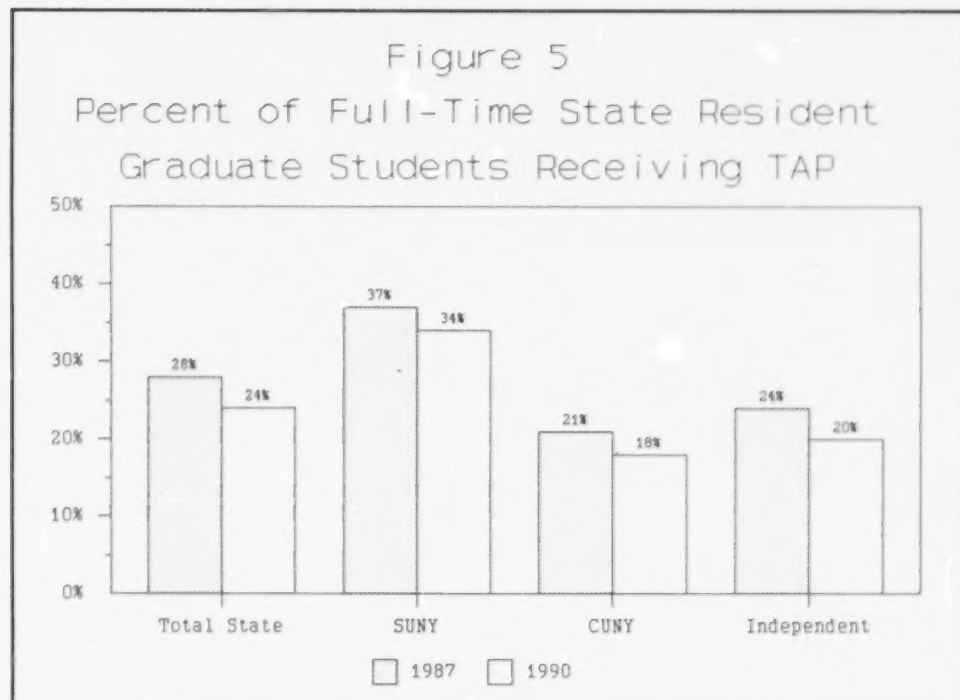
Academic year 1991-92 is even more difficult for low-income and middle-income students because they are being asked to pay higher prices with less aid. Tuition and fees are up; State grants and scholarships have been cut further or eliminated; and Bundy aid appropriations, which help independent colleges and universities fund grant aid, are down.

These developments have affected all types of colleges and universities in New York. Although appropriations for public colleges and universities are down, demand for these institutions is on the rise. Consequently, some applicants are being turned away and admitted students receive reduced services. Meanwhile, demand for independent institutions at going after-aid prices continues to weaken. The independent sector experienced a decade of declining yields, the percentages of first-time applicants who are admitted and offered aid and who actually enroll. By the fall of 1991, the number of first-time full-time freshmen at independent institutions had dropped nearly 5 percent from the year before.

In light of these alarming trends, the Regents have begun a thorough review of student aid in the State. Based on that review, and on the forthcoming amendments to the Federal programs that supply more than one half of all student aid in New York (Figure 6), the Regents will make a comprehensive set of proposals for the State's student aid programs. For now, the Regents are making recommendations to the next legislative session that will improve the State's student aid programs in areas where Federal programs are unlikely to help and where student need is greatest.







RECOMMENDATIONS OF THE REGENTS

Until such time as a comprehensive set of proposals reflecting the 1992 amendments to the Federal Higher Education Act can be prepared, the Regents have made the following resolution on the Tuition Assistance Program and are submitting legislative proposals to improve State programs in areas where Federal legislation is unlikely to provide much help and where student needs are great.

Regents Resolution on the Tuition Assistance Program

The Regents urge the Legislature and Governor to restore full funding to the Tuition Assistance Program to preserve access for the lowest income students. A fully funded and predictable Tuition Assistance Program is absolutely necessary for assuring students and their families that they can make informed choices about whether and where to attend college.

Regents Legislative Proposals

Asterisked items are given the highest priority by the Regents.

- *1. Improve access to graduate study with changes to the Tuition Assistance Program (TAP).** Enhance TAP for graduate students by increasing the maximum annual award from \$1,200 to \$1,600; increasing the minimum annual award from \$100 to \$250; raising the income limit for maximum awards from \$2,000 to \$7,500 for dependent students and from \$1,000 to \$5,000 for emancipated students; and raising the income limit for minimum awards from \$20,000 to \$42,500 for dependents and from \$5,666 to \$20,000 for emancipated students. TAP income eligibility ceilings for graduate students have not been adjusted since 1974.
- *2. Encourage doctoral level study in the fields of engineering, mathematics, and the physical sciences to assure an adequate supply of faculty.** Establish a program to provide 26 fellowships to residents of New York State who are pursuing full-time doctoral study at New York State institutions in the fields of engineering, mathematics, and the physical sciences and 50 teaching assistantships for doctoral students serving as faculty in baccalaureate engineering programs.

3. **Encourage degree completion by Native American students by extending their eligibility for financial assistance under special circumstances.** Allow up to two semesters of extended eligibility for financial assistance for Native American students who, for academic reasons, need more than the normal time to complete their degree and meet academic criteria set by the Commissioner of Education.
4. **Encourage graduates of health career oriented high schools to pursue postsecondary study.** Establish a program of scholarships to encourage such graduates to pursue postsecondary education in a health related field.
5. **Encourage individuals from groups historically underrepresented in academe to pursue academic careers.** Establish three new programs to help women and underrepresented minorities pursue doctoral study and engage in activities to improve their chances of receiving tenure. Academic Career Fellowships would support doctoral study in exchange for two years of employment as a full-time faculty member in New York State. Regents Minority and Women Faculty Loan Forgiveness Awards would provide up to eight annual loan forgiveness awards of \$7,500 each for individuals newly employed in a tenure track position at a New York State college or university in exchange for one year of employment for each award received. Regents Academic Career Developments Grants would be made on a competitive basis to colleges and universities to help them support activities of untenured women and minority faculty.
6. **Provide incentives for prospective teachers to work where they are most needed.** Phase out Empire State Scholarships for Teachers and establish a program of Regents loan forgiveness awards to encourage teachers, particularly those from underrepresented groups, to work in public schools in designated geographical shortage areas and special education shortage fields.
7. **Alleviate shortages of nurses by providing scholarships and stipends to enable licensed practical nurses to pursue additional study.** Establish 250 nursing scholarships for educational expenses and stipends for living expenses to support licensed practical nurses enrolled in associate degree (RN) programs.
8. **Eliminate the potential liabilities for institutions in the Aid for Part-time Study (APTS) program.** Institutions participating in the Aid for Part-time Study program should receive full reimbursement for all APTS awards and not be held liable for awards made in good faith to eligible recipients who fail to receive passing cumulative grade point averages in periods as short as one academic term. Institutional liability is unnecessary because, as in all other State student aid programs, APTS recipients must meet satisfactory academic progress standards in order to remain eligible for APTS. Also, actual institutional liability has been less than 1 percent of total State appropriations for APTS but creates administrative burden for HESC and institutions.

OVERVIEW OF STUDENT ASSISTANCE

In 1990-91, several hundred thousand postsecondary students enrolled in New York State received nearly \$3.3 billion from dozens of State, Federal, institutional, and private student assistance programs. Table 1 contains a detailed accounting of funds received from those programs from 1988-89 to 1990-91. Appendix B is a list describing the major State and Federal programs.

In 1990-91, New York's students received nearly \$1.74 billion in Federal aid, up 1.2 percent over 1989-90. They received \$572.5 million in direct Federal expenditures, with 82 percent of that from Pell Grants and the remainder from other Federal grants and scholarships and the Federal shares of College Work-Study wages and Perkins Loans. They received another \$1,162.6 million from non-Federal funds leveraged by Federal programs such as the Guaranteed Student Loans, College Work-Study, and Perkins Loans programs. (Table 1)

In addition, New York's students received \$691 million from institutional funds, mostly from independent sector institutions, estimated to be 15 percent more than in 1989-90. Another \$532.8 million in assistance came from State grants, awards, scholarships, fellowships, tuition reimbursement, and College Work-Study wages, up 9.6 percent over 1989-90. (Table 1)

The Tuition Assistance Program remained the largest State program by far, accounting for over 80 cents of every State student aid dollar. Six other programs provided more than one percent of State aid for students in 1990-91. They were Regents College Scholarships, down 39 percent to \$7.7 million because each award was cut by \$100 in the spring 1991 semester; Aid for Part-time Study, up 43 percent to \$9 million as a result of eligibility changes effected for the spring 1991 semester; fellowships at SUNY and CUNY, up 39 percent to \$6.4 million; Opportunity Programs (EOP, SEEK, CD, and HEOP) whose aid funds were up 1 percent to \$31.8 million; State reimbursement for College Work-Study wages and Perkins Loans at SUNY, CUNY, and independent institutions, up 16 percent to \$10.8 million; and tuition reimbursement at SUNY and CUNY, which was unchanged at \$20.4 million. (Tables 1 and 2)

Table 1.

Student Assistance at New York State Institutions from 1988-89 to 1990-91

(in thousands of dollars)

	1988-89	1989-90	Estimated 1990-91	Estimated 1989-90 to 1990-91	
				Change	% Change
TOTAL FUNDS	\$2,852,925	\$3,069,676	\$3,264,950	\$195,274	6.4%
STATE FUNDS	\$452,845	\$486,279	\$532,817	\$46,538	9.6%
GRANTS					
TAP and STAP (SSIG funds excluded)	\$352,424	\$381,687	\$427,228	\$45,541	11.9%
* SUSTA and CUSTA	\$2,900	\$2,700	\$2,700	\$0	0.0%
SCHOLARSHIPS					
Regents College	\$12,748	\$12,708	\$7,712	(\$4,996)	-39.3%
Excellence	\$2,488	\$3,260	\$3,187	(\$73)	-2.2%
Challenger Teaching	\$1,136	\$1,118	\$1,254	\$136	12.2%
Nursing	\$312	\$279	\$240	(\$39)	-14.0%
Health Service Corps	\$3,187	\$3,919	\$3,349	(\$570)	-14.5%
Loan Forgiveness	\$1,037	\$1,297	\$1,471	\$174	13.4%
Health Care Opportunity	\$1,635	\$2,016	\$2,057	\$41	2.0%
Professional Opportunity	\$994	\$1,403	\$1,571	\$168	12.0%
* SUNY Honors	\$300	\$500	\$600	\$100	20.0%
AWARDS					
Aid for Part-time Study	\$5,935	\$6,295	\$9,000	\$2,705	43.0%
Vietnam Veterans Tuition	\$643	\$568	\$544	(\$24)	-4.2%
Child of Veteran	\$261	\$259	\$243	(\$16)	-6.2%
Child of Police, Corrections Officer, Firefighter	\$31	\$32	\$34	\$2	6.3%
FELLOWSHIPS					
Lehman	\$320	\$196	\$108	(\$88)	-44.9%
Challenger Teaching	\$1,589	\$1,786	\$1,701	(\$85)	-4.8%
* At SUNY and CUNY	\$5,100	\$4,600	\$6,400	\$1,800	39.1%
OTHER AID ADMINISTERED BY HESC	\$41	\$7	\$12	\$5	71.4%
OTHER PROGRAMS					
Native American Grants	\$442	\$493	\$450	(\$43)	-8.7%
Opportunity Program Grants	\$29,712	\$31,484	\$31,799	\$315	1.0%
* CV-S/Perkins Reimbursement (all sectors)	\$8,703	\$9,272	\$10,757	\$1,485	16.0%
* Tuition Reimbursement at SUNY and CUNY	\$20,907	\$20,400	\$20,400	\$0	0.0%

continued...

Table 1, completed.

	1988-89	1989-90	Estimated 1990-91	Estimated	
				89-90 to 90-91 Change	% Change
FEDERAL FUNDS	\$528,095	\$554,728	\$572,515	\$17,787	3.2%
GRANTS					
SSIG (used for TAP and STAP)	\$6,157	\$6,080	\$5,100	(\$980)	-16.1%
Pell Grants	\$428,713	\$453,043	\$467,325	\$14,282	3.2%
SEOG	\$33,295	\$31,795	\$38,221	\$6,426	20.2%
SCHOLARSHIPS					
Robert C. Byrd Honors	\$512	\$519	\$519	\$0	0.0%
Paul Douglas Teacher	\$1,568	\$1,119	\$1,005	(\$114)	-10.2%
WAGES AND UNGUARANTEED LOANS					
College-Work Study (Federal Share)	\$44,288	\$48,610	\$49,843	\$1,233	2.5%
Perkins Loans (Federal Contribution)	\$13,562	\$13,562	\$10,502	(\$3,060)	-22.6%
FUNDS LEVERAGED BY FEDERAL PROGRAMS	\$1,110,985	\$1,159,669	\$1,162,618	\$2,949	0.3%
BALANCE OF CAMPUS-BASED PROGRAMS					
College Work-Study	\$2,370	\$1,944	\$5,691	\$3,747	192.7%
Perkins Loans (Revolving Funds)	\$63,621	\$66,567	\$71,287	\$4,720	7.1%
LOANS GUARANTEED BY HESC					
* Stafford Loans	\$647,621	\$613,116	\$628,049	\$14,933	2.4%
* Supplementary Loans for Students (SLS)	\$176,470	\$148,532	\$122,180	(\$26,352)	-17.7%
* Parent Loans (PLUS)	\$30,903	\$42,510	\$49,411	\$6,901	16.2%
LOANS GUARANTEED BY OTHER GUARANTY AGENCIES	\$190,000	\$287,000	\$286,000	(\$1,000)	-0.3%
INSTITUTIONAL FUNDS	\$524,000	\$601,000	\$691,000	\$90,000	15.0%
Grants	\$467,000	\$534,000	\$607,000	\$73,000	13.7%
Other	\$57,000	\$67,000	\$84,000	\$17,000	25.4%
FUNDS FROM UNSPECIFIED SOURCES	\$237,000	\$268,000	\$306,000	\$38,000	14.2%

Data refer to academic years (7/1-6/30) except that an asterisk (*) indicates state fiscal years.
Total federal funds are slightly underestimated because of data limitations.

SOURCE: SED estimates from sources listed in Appendix C.

Table 2.

Distribution of Funds from State Student Financial Assistance Programs
at New York State Institutions in 1989-90 and 1990-91

(in thousands of dollars)

	1989-90		Estimated 1990-91	
	Funds	% of Total	Funds	% of Total
ALL STATE PROGRAMS	\$492,359	100.0%	\$537,917	100.0%
GRANTS				
TAP and STAP (SSIG funds included)	\$387,767	78.8%	\$432,328	80.4%
* SUSTA and CUSTA	\$2,700	0.5%	\$2,700	0.5%
SCHOLARSHIPS				
Regents College	\$12,708	2.6%	\$7,712	1.4%
Excellence	\$3,260	0.7%	\$3,187	0.6%
Challenger Teaching	\$1,118	0.2%	\$1,254	0.2%
Nursing	\$279	0.1%	\$240	0.0%
Health Service Corps	\$3,919	0.8%	\$3,349	0.6%
Loan Forgiveness	\$1,297	0.3%	\$1,471	0.3%
Health Care Opportunity	\$2,016	0.4%	\$2,057	0.4%
Professional Opportunity	\$1,403	0.3%	\$1,571	0.3%
* SUNY Honors	\$500	0.1%	\$600	0.1%
AWARDS				
Aid for Part-time Study	\$6,295	1.3%	\$9,000	1.7%
Vietnam Veterans Tuition	\$568	0.1%	\$544	0.1%
Child of Veteran	\$259	0.1%	\$243	--
Child of Police, Corrections Officer, Firefighter	\$32	--	\$34	--
FELLOWSHIPS				
Lehman	\$196	--	\$108	--
Challenger Teaching	\$1,786	0.4%	\$1,701	0.3%
* At SUNY and CUNY	\$4,600	0.9%	\$6,400	1.2%
OTHER AID ADMINISTERED BY HESC	\$7	--	\$12	--
OTHER PROGRAMS				
Native American Grants	\$493	0.1%	\$450	0.1%
Opportunity Program Grants	\$31,484	6.4%	\$31,799	5.9%
* CW-S/Perkins Reimbursement (all sectors)	\$9,272	1.9%	\$10,757	2.0%
* Tuition Reimbursement at SUNY and CUNY	\$20,400	4.1%	\$20,400	3.8%

-- represents percentages of less than .05%.

Data refer to academic years (7/1-6/30) except that an asterisk (*) indicates state fiscal years.
Health Service Corps Scholarships may be used at out-of-state institutions.

SOURCE: Table 4.

THE TUITION ASSISTANCE PROGRAM

In 1990-91, the Tuition Assistance Program (TAP) and its companion, the Supplemental Tuition Assistance Program (STAP), provided a total of \$432.3 million to over 280,000 recipients. The \$432.3 million was comprised of \$427.2 million in State funds and \$5.1 million from the State Student Incentive Grant (SSIG) program funded by the Federal government. There were 5 percent more recipients and 11 percent more funds awarded through TAP and STAP in 1990-91 than in 1989-90.

Undergraduates received \$421.9 million in TAP in 1990-91, over 97 percent of all TAP funds and a 12 percent increase over 1989-90. In contrast, post-baccalaureate students received \$10.5 million in 1990-91, down 6 percent.

TAP spending went up 11 percent during 1990-91 for many reasons, in spite of \$100 cuts to all but the maximum TAP awards in the spring semester of 1991. First of all, public sector tuition rose in the spring 1991 semester, which drove up TAP awards. Secondly, the final TAP enhancement enacted in 1998 took effect in the fall of 1990 for first-time undergraduate recipients at degree-granting institutions. For dependent recipients, the enhancements raised the maximum award from \$3,650 to \$4,125 and raised the income eligibility ceiling from \$42,500 to \$50,500. For financially independent recipients, the enhancements raised the maximum award from \$2,800 to \$3,400. Lastly, about 20,000 recipients received \$100 increases to their TAP awards in the spring of 1991 to offset the \$100 cut to their Regents College Scholarships.

As background, Appendix D shows the history of Tuition Assistance Program features since 1980-81, Appendix E shows estimated 1991-92 TAP awards by income for selected schedules, and Appendix F shows TAP reduction schedules in effect for 1991-92.

TAP Expenditure and Recipient Trends (Tables 3 and 4)

There were 11 percent more TAP funds awarded to undergraduates and 5 percent more undergraduate TAP recipients in 1990-91 than 1989-90, with increases occurring in every sector except nondegree-granting institutions. Over the five-year period between 1986-87 and 1990-91, TAP expenditures for undergraduates increased in every sector except at SUNY's State-operated campuses and at nondegree-granting institutions, with increases exceeding \$10 million at independent and degree-granting proprietary institutions. During the same five-year period, some sectors gained and some lost TAP recipients, but the greatest overall loss -- roughly 9,500 recipients -- occurred at nondegree-granting institutions.

TAP expenditures for graduate and professional students were down in every sector between 1989-90 and 1990-91, with the largest drop, 9 percent, in the independent sector. Five-year trends in graduate TAP expenditures and recipients show declines at CUNY and in the independent sector but not at SUNY.

TAP Utilization Rates (Table 5)

The TAP utilization rate is the number of TAP recipients as a percentage of the potentially eligible population, full-time State resident students. As higher income ceilings for undergraduates have been phased in, more undergraduates have become TAP-eligible. In the fall 1990 semester, 51 percent of all full-time State resident undergraduates received TAP, up from the prior year, with the largest one-year increases at SUNY and independent institutions. In contrast, only 24 percent of the full-time State resident graduate students received TAP in fall 1990, a drop of 3 percentage points from the year before due to declines in every sector.

Full-year Undergraduate TAP Recipient Rates (Table 6)

The full-year TAP recipient rate is the percentage of all undergraduate TAP recipients who receive an award for the equivalent of an entire academic year. Between 1988-89 and 1989-90, the most recent years for which data are available, the statewide rate went up 3 percentage points, from 73 to 76 percent, reversing a trend of declining rates. The full-year rates remained stable at CUNY and SUNY State-operated campuses but went up at SUNY community colleges, independent institutions, and other degree-granting institutions.

Income Distribution of TAP Recipients (Table 7)

TAP awards are made on the basis of family New York State net taxable balance, which is student, spouse, and parental income reduced for each family member enrolled in full-time postsecondary study in any state.

In the fall 1990 semester, there were 40,339 TAP recipients classified as independent because they were self-supporting, single, and without dependents. Over 91 percent of the independent undergraduates and 97 percent of the independent graduate recipients had 1989 incomes below \$5,000.

In the same semester, there were 223,730 TAP recipients classified as dependent because they were either dependent on parental income, self-supporting and married, or self-supporting with dependents of their own. Of the 5,426 graduate dependent recipients, 69 percent had 1989 family incomes below \$10,000. Of the 218,304 undergraduate dependent recipients, 88 percent had 1989 family incomes below \$30,000.

Some sectors had higher concentrations of low income recipients than others but the differences were not dramatic. For example, recipients with family incomes below \$30,000 comprised roughly 95 percent of the dependent undergraduate recipients at CUNY and for-profit institutions but they comprised about 85 percent at SUNY and the independent sector.

Impact of Spring 1991 Term Cuts to TAP and Other Awards (Table 8)

Budget reduction legislation enacted in December 1990 made \$100 cuts to spring 1991 term payments for Regents College Scholarships, Empire State Scholarships of Excellence, and every TAP award except maximum TAP awards going to recipients in the lowest income category on each TAP award reduction schedule. Data from the Higher Education Services Corporation (HESC) show that nearly 179,000 recipients were affected in some way by these cuts, with 133,000 losing TAP funds, 26,000 losing scholarship monies, and 20,000 losing both TAP and scholarship funds. Some of the 20,000 recipients facing double cuts were eligible for more TAP to offset their reduced scholarships. Of the 179,000 affected recipients, over 167,000 were undergraduates, with 113,500 of them at SUNY and independent institutions.

Of the 167,000 undergraduates whose awards were reduced, 38,500 were public sector students (32,000 at SUNY) who had received minimum TAP awards in the fall 1990 semester. Because the minimum award is not sensitive to tuition increases, those recipients faced the greatest net tuition increases because their awards went down by \$100 while their tuition bills went up. In the independent sector, where even the maximum TAP award is insensitive to tuition increases because tuition usually exceeds the \$4,125 maximum award, 51,700 TAP recipients paid higher tuition in 1990-91 than in 1989-90 and lost \$100 in TAP.

Table 3.

Annual Tuition Assistance Program Expenditures, 1986-87 to 1990-91

(in thousands of dollars)

	1986-87	1987-88	1988-89	1989-90	Estimated 1990-91	Estimated % Change 89-90 to 90-91
GRAND TOTAL, ALL LEVELS	\$398,360	\$369,393	\$357,741	\$387,767	\$432,328	11%
UNDERGRADUATE	\$387,656	\$358,876	\$346,513	\$376,679	\$421,870	12%
City University	\$55,561	\$51,484	\$49,475	\$50,337	\$56,912	13%
Senior Colleges	\$31,541	\$29,823	\$29,058	\$29,930	\$32,650	9%
Community Colleges	\$24,020	\$21,661	\$20,417	\$20,407	\$24,262	19%
State University	\$83,064	\$81,159	\$79,509	\$80,848	\$85,075	5%
State Operated	\$49,312	\$47,342	\$45,803	\$44,940	\$47,621	6%
Community Colleges	\$33,752	\$33,817	\$33,706	\$35,908	\$37,454	4%
Independent Institutions	\$171,196	\$159,054	\$150,381	\$169,946	\$197,879	16%
Other Degree-granting Institutions	\$38,560	\$36,490	\$36,329	\$45,110	\$54,387	21%
All Other Institutions	\$39,275	\$30,689	\$30,819	\$30,438	\$27,617	-9%
POST-BACCALAUREATE	\$10,704	\$10,517	\$11,228	\$11,088	\$10,458	-6%
City University	\$912	\$832	\$824	\$823	\$815	-1%
State University	\$3,855	\$3,886	\$4,055	\$4,070	\$4,020	-1%
Independent Institutions	\$5,937	\$5,799	\$6,349	\$6,195	\$5,623	-9%

Tuition Assistance Program includes both TAP and STAP.

SOURCE: HESC/PAIS, as of 9/91.

Table 4.

Annual Tuition Assistance Program Recipients, 1986-87 to 1990-91

(Average Annual Recipients)

	1986-87	1987-88	1988-89	1989-90	Estimated 1990-91	Estimated % Change 89-90 to 90-91
GRAND TOTAL, ALL LEVELS	287,164	269,529	259,043	267,417	280,316	5%
UNDERGRADUATE	275,182	257,779	246,382	254,988	268,446	5%
City University	57,328	53,639	51,292	52,584	56,555	8%
Senior Colleges	33,510	31,898	30,841	31,954	33,540	5%
Community Colleges	23,818	21,741	20,451	20,630	23,015	12%
State University	94,164	91,089	89,059	93,215	98,864	6%
State Operated	55,123	53,259	52,078	52,737	54,987	4%
Community Colleges	39,041	37,830	36,981	40,478	43,877	8%
Independent Institutions	83,760	78,539	74,159	76,940	81,387	6%
Other Degree-granting Institutions	16,616	15,742	15,655	16,819	17,797	6%
All Other Institutions	23,314	18,770	16,217	15,430	13,843	-10%
POST-BACCALAUREATE	11,982	11,750	12,661	12,429	11,870	-4%
City University	1,063	967	1,027	1,013	1,061	5%
State University	4,258	4,324	4,516	4,509	4,546	1%
Independent Institutions	6,661	6,459	7,118	6,907	6,263	-9%

Average annual recipients are full-year equivalent recipients as computed by HESC.
Tuition Assistance Program includes both TAP and STAP.

SOURCE: HESC/PAIS, as of 7/91.

Table 5.

TAP Utilization Rates in Fall 1990 Semester

	Degree-granting Institutions Only			UTILIZATION RATES	
				TAP Recipients as	
				% of Full-time	
	Fall 1990	Fall 1990	Fall 1990	NYS Resident	
	Full-time	Full-time	TAP/STAP	Enrollment	
	Enrollment	Enrollment	Recipients	Est. for	Fall
				1989	1990
NEW YORK STATE, TOTAL	642,229	522,017	254,992	47%	49%
UNDERGRADUATE	561,031	473,660	243,571	49%	51%
City University	98,494	91,854	52,863	57%	58%
Senior Colleges	63,873	59,346	31,432	53%	53%
Community Colleges	34,621	32,508	21,431	64%	66%
State University	224,735	215,665	96,121	42%	45%
State Operated	131,405	125,500	53,835	42%	43%
Community Colleges	93,330	90,165	42,286	43%	47%
Independent Institutions	218,051	149,289	77,839	49%	52%
Proprietary Institutions	19,751	16,852	16,748	96%	99%
POST-BACCALAUREATE	81,198	48,357	11,421	27%	24%
City University	6,584	4,689	830	25%	18%
State University	17,452	12,626	4,339	38%	34%
Independent Institutions	56,962	31,042	6,180	24%	20%
Proprietary Institutions	200	97	72	--	74%

TAP includes both TAP and STAP. "--" means data not available when calculations were made

SOURCES: SED tabulations based on Fall 1990 data from WESC/PAIS as of 9/91, Fall 1990 enrollment in SED's Higher Education Data System, and SED's estimated utilization rates for 1989 based on Fall 1987 enrollment data.

Table 6.
Full-year Undergraduate TAP Recipient Rates
in 1988-89 and 1989-90

	Degree-granting Institutions Only				FULL-YEAR RECIPIENT RATES	
	Number of All TAP Recipients /1/		Number of FYE TAP Recipients /2/		% of All Recipients Getting Full-year Awards /3/	
	1988-89	1989-90	1988-89	1989-90	1988-89	1989-90
UNDERGRADUATE	266,523	271,602	230,165	239,558	73%	76%
City University	62,606	64,196	51,292	52,584	64%	64%
Senior Colleges	35,750	37,009	30,841	31,954	73%	73%
Community Colleges	26,856	27,187	20,451	20,630	52%	52%
State University	101,684	102,802	89,059	93,215	75%	81%
State Operated	56,678	57,255	52,078	52,737	84%	84%
Community Colleges	45,006	45,547	36,981	40,478	64%	78%
Independent Institutions	82,493	84,073	74,159	76,940	80%	83%
Other Degree-granting Institutions	19,740	20,531	15,655	16,819	59%	64%

TAP includes TAP and STAP. All figures are for academic years.

/1/ Data from HESC/PAIS to SED's Higher Education Data System, Spring 1991.

/2/ Data from HESC/PAIS as of 7/91. FYE recipients are the same as average annual recipients.

/3/ Rates assume that $FYE = (FULL\ YEAR\ RECIPIENTS) + (1/2\ OF\ PART\ YEAR\ RECIPIENTS)$ and that $ALL\ RECIPIENTS = (FULL\ YEAR\ RECIPIENTS) + (PART\ YEAR\ RECIPIENTS)$.

Rates determined algebraically by SED from data in table.

Table 7.
Income Distribution of TAP Recipients in Fall 1990 Semester

	Undergraduate		Post-baccalaureate	
	Dependent	Independent	Dependent	Independent
NYS, Total	218,304	34,344	5,426	5,995
Under \$5,000	41%	91%	49%	97%
\$ 5 - 10,000	12%	9%	20%	3%
\$10 - 20,000	20%		31%	
\$20 - 30,000	15%			
\$30 - 40,000	10%			
Over \$40,000	2%			
City University	45,301	7,562	407	423
Under \$5,000	57%	89%	49%	96%
\$ 5 - 10,000	14%	11%	17%	4%
\$10 - 20,000	18%		34%	
\$20 - 30,000	8%			
\$30 - 40,000	3%			
Over \$40,000	1%			
State University	82,761	13,360	1,919	2,420
Under \$5,000	31%	92%	47%	98%
\$ 5 - 10,000	11%	8%	20%	2%
\$10 - 20,000	22%		33%	
\$20 - 30,000	19%			
\$30 - 40,000	13%			
Over \$40,000	3%			
Independent Sector	69,082	8,757	3,069	3,111
Under \$5,000	35%	92%	49%	97%
\$ 5 - 10,000	12%	8%	20%	3%
\$10 - 20,000	21%		30%	
\$20 - 30,000	18%			
\$30 - 40,000	12%			
Over \$40,000	3%			
Other Institutions	21,160	4,665	31	41
Under \$5,000	63%	93%	68%	98%
\$ 5 - 10,000	11%	7%	13%	2%
\$10 - 20,000	14%		19%	
\$20 - 30,000	8%			
\$30 - 40,000	4%			
Over \$40,000	1%			

Percentages may not sum to 100% due to rounding. Income is net taxable balance. Dependent recipients are those who were dependent on parental income or who were married or who had dependents of their own. Independent recipients are those who were not dependent on parental income and who were single without dependents.

SOURCE: SED tabulations based on 9/91 data from HESC/PAIS.

Table 8.
Number of State Aid Recipients Affected by Award Reductions
in Spring 1991 Semester

	Number of Affected Recipients who Received:			Total Recipients Affected	
	Only TAP/STAP	Only Scholarships	Both TAP/STAP and Scholarships	Number	% of Total
NEW YORK STATE	132,969	26,031	19,720	178,720	100.0%
UNDERGRADUATE	121,506	26,031	19,720	167,257	93.6%
City University	17,685	1,459	893	20,037	11.2%
Senior Colleges	11,306	1,427	859	13,592	7.6%
Community Colleges	6,379	32	34	6,445	3.6%
State University	55,609	13,078	8,648	77,335	43.3%
State Operated	33,535	12,289	7,759	53,583	30.0%
Community Colleges	22,074	789	889	23,752	13.3%
Independent Institutions	41,581	11,461	10,125	63,167	35.3%
All Other Institutions	6,631	33	54	6,718	3.8%
POST-BACCALAUREATE	11,463	0	0	11,463	6.4%
City University	866	--	--	866	0.5%
State University	4,021	--	--	4,021	2.2%
Independent Institutions	6,576	--	--	6,576	3.7%

There were some recipients whose \$100 scholarship cuts were offset by \$100 increases in TAP.

SOURCE: SED tabulations based on 4/91 data from HESC/PAIS.

THE PELL GRANT PROGRAM

The U.S. Department of Education estimates that over \$467 million in Pell Grants went to 314,500 recipients attending public, private nonprofit, and private for-profit institutions in New York State in 1990-91. Pell Grants serve a different population from that served by TAP awards. TAP awards must be used at New York institutions by State residents enrolled full-time in degree programs and a few selected nondegree programs and may be used for both undergraduate and graduate study. In contrast, Pell Grants are only for undergraduate study but may be awarded to residents of any state enrolled half-time or more in a wide range of degree-credit or noncredit educational programs, including vocational programs of no less than 6 months duration. The history of Pell program features is summarized in Appendix G.

Pell Grant Funds and Recipients (Tables 9 and 10)

Total Pell funds for New York's students were up 3 percent in 1990-91 while the number of Pell recipients was up 4 percent. The increases at public and private nonprofit institutions in New York paralleled a national increase. In comparison, Pell funds and recipients at private for-profit schools went down in New York State between 1989-90 and 1990-91 while they went up at comparable schools in the U.S.

Income Distribution of New York State Residents Who Were Pell-Eligible (Table 11)

Pell eligibility is determined by a Congressionally mandated formula based on such factors as a student's dependency status, family size, income, offsets to income, assets, liabilities, and the number of family members in college at least half-time. For award year 1990-91, nearly 386,200 New York State residents who applied for a Pell Grant met eligibility criteria. Of those applicants, 42 percent were dependent on parental income and 58 percent were financially independent, according to the Federal definition for financial independence which differs substantially from the State definition. Of the more than 160,800 dependent applicants, 80 percent came from families where 1989 parental income was under \$27,000. Of the nearly 225,400 financially independent Pell applicants, 76 percent had 1989 incomes under \$10,000.

Table 9.

Pell Grant Funds Awarded to Students
in New York and the U.S. in 1989-90 and 1990-91

(in thousands of dollars)

	1989-90	Estimated 1990-91	Estimated Change (-)	Estimated % Change
New York State, Total	\$453,042	\$467,325	\$14,283	3%
Public	\$207,051	\$210,371	\$3,320	2%
Private, non-profit	\$143,784	\$159,527	\$15,743	11%
Private, for-profit	\$102,207	\$97,427	(\$4,780)	-5%
Percent of Total				
Public	46%	45%	23%	
Private, non-profit	32%	34%	110%	
Private, for-profit	23%	21%	n/a	
United States, Total	\$4,777,845	\$4,925,159	\$147,314	3%
Public	\$2,721,254	\$2,841,410	\$120,156	4%
Private, non-profit	\$951,463	\$962,970	\$11,507	1%
Private, for-profit	\$1,105,128	\$1,120,779	\$15,651	1%
Percent of Total				
Public	57%	58%	82%	
Private, non-profit	20%	20%	8%	
Private, for-profit	23%	23%	11%	
New York's Share of U.S. Total	9%	9%	10%	
Public	8%	7%	3%	
Private, non-profit	15%	17%	137%	
Private, for-profit	9%	9%	n/a	

"n/a" means data not applicable.

SOURCE: U.S. Department of Education, Office of Student Financial Assistance, 9/3/91.

Table 10.

Pell Grant Recipients
in New York and the U.S. in 1989-90 and 1990-91

	1989-90	Estimated 1990-91	Estimated Change (-)	Estimated % Change
New York State, Total	303,299	314,500	11,201	4%
Public	143,997	152,200	8,203	6%
Private, non-profit	85,375	93,500	8,125	10%
Private, for-profit	73,927	68,800	(5,127)	-7%
Percent of Total				
Public	47%	48%	n/a	
Private, non-profit	28%	30%	n/a	
Private, for-profit	24%	22%	n/a	
United States, Total	3,322,151	3,513,000	190,849	6%
Public	1,992,064	2,129,000	136,936	7%
Private, non-profit	607,045	618,000	10,955	2%
Private, for-profit	723,042	766,000	42,958	6%
Percent of Total				
Public	60%	61%	72%	
Private, non-profit	18%	18%	6%	
Private, for-profit	22%	22%	23%	
New York's Share of U.S. Total	9%	9%	6%	
Public	7%	7%	6%	
Private, non-profit	14%	15%	74%	
Private, for-profit	10%	9%	n/a	

"n/a" means data not applicable.

Recipients counts for 1990-91 are slightly overestimated because they have not been adjusted for double counting as the 1989-90 counts have been.

SOURCE: U.S. Department of Education, Office of Student Financial Assistance, 9/3/91.

Table 11.

Income Distribution
of New York State Resident Pell-eligible Grant Applicants
for Award Year 1990-91

	Number of Eligible Applicants	Percent of Total
Eligible Applicants	386,175	100%
Dependent	160,817	42%
Independent	225,358	58%
Parental Income of Dependent Applicants	160,817	100%
Under \$3,000	6,734	4%
\$3,000 - \$5,999	19,046	12%
\$6,000 - \$8,999	18,651	12%
\$9,000 - \$11,999	15,651	10%
\$12,000 - \$14,999	14,846	9%
\$15,000 - \$17,999	15,033	9%
\$18,000 - \$20,999	14,958	9%
\$21,000 - \$26,999	23,651	15%
Over \$26,999	32,247	20%
Student/Spouse Income of Independent Applicants	225,358	100%
Under \$1,000	23,426	10%
\$1,000 - \$1,999	9,991	4%
\$2,000 - \$2,999	13,871	6%
\$3,000 - \$3,999	18,193	8%
\$4,000 - \$4,999	26,046	12%
\$5,000 - \$5,999	25,388	11%
\$6,000 - \$6,999	18,841	8%
\$7,000 - \$9,999	35,258	16%
Over \$9,999	54,344	24%

SOURCE: U.S. Department of Education. Unpublished report prepared for HESC on 7/15/91. Enrollment status of applicants was not reported.

THE GUARANTEED STUDENT LOAN PROGRAMS

The Federal Guaranteed Student Loan (GSL) programs consist of three separate programs, the highly subsidized Stafford Loan program and the unsubsidized Supplemental Loans for Students (SLS) and Parent Loans (PLUS) programs. In 1990-90, students enrolled at institutions in New York State and their parents borrowed an estimated \$1.1 billion through these programs, just .5 percent less than they borrowed the year before.

Stafford, SLS, and PLUS loans can be used to finance pre- and post-baccalaureate study in either degree-credit or noncredit educational programs, including vocational programs of no less than 3 months duration. In order to receive a loan, Stafford applicants must demonstrate financial need based on Congressionally mandated formulas and SLS applicants must demonstrate that they have exhausted their eligibility, if any, for Pell and Stafford. Stafford subsidies flow to students in the form of below-market interest rates and deferred repayment of both principal and interest during in-school and grace periods. Loan capital for all three programs comes from private lenders. The Federal government insures private lenders against default through guaranty agencies like New York's Higher Education Services Corporation (HESC).

Many privately sponsored educational loan programs, whose features are shown in Appendix H, supplement the GSL programs. Unfortunately, there is no source of data to indicate how much New York's students are relying on private educational loans.

Total GSL Loan Volume at New York's Institutions (Table 12)

The U.S. Department of Education (ED) is the only source of complete information about total GSL volume at New York State institutions because it combines information from all the guaranty agencies in the nation. The most recent ED reports refer to loans insured between October 1, 1989 and September 30, 1990. During that period, 74 percent of all loan funds for borrowers enrolled at New York State institutions were insured by HESC and the remaining 26 percent were insured by other guaranty agencies.

By assuming that HESC's loan volume was a constant 74 percent of the total loan volume insured at New York's institutions in State fiscal years 1989-90 and 1990-91, the State Education Department (SED) estimates that total loan volume was \$1.091 billion in 1989-90 and dropped only .5 percent in 1990-91 to \$1.086 billion.

HESC's Loan Activity at New York's Institutions (Table 13)

In 1990-91, HESC insured 288,744 in-state GSL loans for \$800 million, 2 percent fewer loans and 1 percent fewer funds than in 1989-90. The annual change was small because large declines in the SLS program were offset by increased volume in Stafford and PLUS.

Between 1986-87 and 1990-91, HESC's total loan volume rose over 18 percent from \$676 to \$800 million. It peaked at \$885 million in 1988-89 when a multi-state guarantor, the Higher Education Assistance Foundation (HEAF), withdrew from the State before going bankrupt. But it dropped after that because other multi-state guarantors entered the State's market and federally mandated default reduction initiatives reduced loan volume nationwide, especially in the SLS program.

HESC's Stafford Loan Activity at New York's Institutions (Table 14)

HESC's total in-state Stafford activity did not change dramatically between 1989-90 and 1990-91. The number of Stafford Loans was up only .5 percent; funds borrowed were up 2 percent. However, there were major increases in Stafford borrowing at public and independent institutions which reversed a trend and which were offset by reduced borrowing at for-profit institutions. Compared to 1989-90, there were 14 percent more Stafford loans made to students at CUNY in 1990-91, 7 percent more at SUNY, and 3 percent more at independent institutions but a 21 percent drop at other institutions. Similarly, Stafford amounts borrowed increased by 20 percent at CUNY, 10 percent at SUNY, and 7 percent at independent institutions while amounts borrowed dropped 22 percent at other institutions.

Despite the upswing in borrowing in the public sectors, CUNY borrowers still accounted for only 3 percent of the Stafford loans in the State in 1990-91 and SUNY borrowers for less than 30 percent. Independent sector borrowers continued to be the heaviest Stafford users. They took out 49 percent of all loans accounting for 59 percent of all Stafford funds insured by HESC for New York institutions.

HESC's SLS Loan Activity at New York's Institutions (Table 15)

HESC's in-state SLS volume has fluctuated widely over the past five years. SLS loan volume went from \$35 million in 1986-87 to a peak of \$177 million in 1988-89 but dropped to \$122 million by 1990-91. The fluctuation is due to changes in the State's for-profit institutions. HESC's SLS volume in the for-profit sectors jumped from \$2 million in 1986-87 to \$108 million in 1988-89 when a multi-state guaranty agency, HEAF, left New York's market. By 1990-91, HESC's SLS volume in the for-profit sectors had dropped down to \$29 million because of new multi-state guarantors, Federal default reduction initiatives that limited SLS borrowing, and stricter State regulation of nondegree-granting proprietary schools.

In the public and independent sectors, there has been slow but steady growth in SLS activity, with 15 to 25 percent increases between 1989-90 and 1990-91. As in the Stafford program, borrowers at independent institutions were the heaviest users of SLS loans. In 1990-91, they took out 48 percent of the SLS loans and borrowed 58 percent of the SLS funds insured by HESC for enrollment at in-state institutions.

HESC's PLUS Loan Activity at New York's Institutions (Table 16)

Although the Parent Loan (PLUS) program is the smallest of the GSL programs, HESC's PLUS activity more than doubled between 1986-87 and 1990-91. During that period, loan funds went from \$19 to \$49 million and the number of loans grew from 7,400 to 15,654. This growth occurred in every sector except CUNY, where PLUS volume has remained under \$500,000.

Between 1989-90 and 1990-91, PLUS activity increased about 23 percent in the public and independent sectors. As in the Stafford and SLS programs, independent sector institutions account for about half of all PLUS loans and PLUS funds.

HESC's Loan Utilization Rates at New York's Public and Independent Institutions (Table 17)

HESC loan utilization rates represent the percentages of degree-credit students who had loans insured by HESC. They are only rough approximations of the actual incidence of all GSL borrowing because of data limitations. On one hand, the rates underestimate the total incidence of GSL borrowing because they reflect only those loans insured by HESC and omit loans insured by other guarantors. On the other hand, the rates overestimate the incidence of borrowing because they are computed as the number of loans made over a twelve-month fiscal year divided by the number of students enrolled in only the fall semester.

Despite their imprecision, HESC loan utilization rates indicate that no more than 40 percent of all students at degree-granting institutions in New York could have had Stafford loans and no more than 10 percent of them could have had SLS or PLUS loans in 1989-90 and 1990-91. The actual rate of loan utilization among independent sector students could easily be 1.3 times greater than the calculated rates shown in Table 17 because roughly one third of such students are residents of other states whose loans could be insured by guarantors other than HESC. The changes in utilization rates that occurred between 1989-90 and 1990-91 are too small to interpret.

This finding of relatively low use of GSL loans at public and independent institutions in New York contradicts the widely held belief that the vast majority of college students take out loans to finance their studies. Nonetheless, this finding is fully consistent with over ten years' worth of student aid data from annual surveys of degree-granting institutions conducted by SED and with data from the National Postsecondary Student Aid Studies conducted on behalf of the U.S. Department of Education in 1986-87 and 1989-90, although those national studies have shown that well over half of all students at vocational proprietary schools are GSL borrowers.

Low HESC loan utilization rates do not preclude the possibilities that large proportions of New York's college students and their families are using other types of loans to finance postsecondary education and that their debt is burdensome. Unfortunately, there is little hard evidence about other types of educational loans being used in New York. Moreover, not all supplemental educational loans should be considered student aid because they may be used to finance the contribution expected from families before student aid can technically be awarded.

1989 Institutional Cohort Default Rates (Table 18)

The Federal Higher Education Act requires postsecondary institutions whose students receive Stafford, SLS, or PLUS loans to maintain institutional cohort default rates below 35 percent. An institutional cohort default rate is the percentage of loans entering repayment in a Federal fiscal year that are in default, and not rehabilitated, at the end of the following fiscal year. For the purposes of calculating cohort default rates, loans entering repayment are attributed to the last school the borrower attended. Loans insured by all the guaranty agencies in the nation are used in computing the annual rate for each institution.

The most recent cohort default rates were released by the U.S. Department of Education (ED) in July, 1991. Those rates refer to loans entering repayment in Federal fiscal year 1989 (October 1, 1988 through September 30, 1989) and in default as of September 30, 1990. The Federal data indicate that 643 institutions in New York State had one or more loans entering repayment in FFY89 and a statewide cohort default rate of 19.8 percent. The only types of institutions in New York with aggregate default rates greater than 20 percent were nondegree-granting proprietary schools (37.8 percent) and CUNY's community colleges (22.4 percent), where fewer than 6 percent of the students are borrowers. Of the 170 New York institutions with FFY89 cohort default rates over 20 percent, 143 of them (84 percent) were nondegree-granting proprietary schools.

Table 12.

Guaranteed Loan Volume at New York State Institutions
in 1989-90 and 1990-91

	Estimated		
	1989-90	1990-91	% Change
TOTAL LOAN VOLUME (\$ MILLIONS)	\$1,091	\$1,086	-0.5%
LOAN FUNDS BY GUARANTY AGENCY			
NYS Higher Education Services Corporation (HESC)	\$804	\$800	-0.5%
Others	\$287	\$286	-0.5%
PERCENT OF FUNDS BY GUARANTY AGENCY			
NYS Higher Education Services Corporation (HESC)	74%	74%	
Others	26%	26%	

Loan funds include Stafford, Supplemental Loans (SLS) and Parent Loans (PLUS)
for state fiscal year periods.

SOURCE: SED/OPA estimate based on FFY90 data from U.S. Department of Education.

Table 13.

HESC Activity at New York State Institutions
by Loan Program, 1986-87 to 1990-91

						Estimated 1989-90 to 1990-91	
	1986-87	1987-88	1988-89	1989-90	Estimated 1990-91	Change	% Change
TOTAL FUNDS (IN MILLIONS)	\$676	\$712	\$855	\$804	\$800	(\$5)	-1%
GSL/Stafford	\$622	\$606	\$648	\$613	\$628	\$15	2%
SLS	\$35	\$87	\$177	\$149	\$122	(\$26)	-18%
PLUS	\$19	\$19	\$31	\$43	\$49	\$7	16%
TOTAL LOANS	287,981	277,457	320,665	295,805	288,744	(7,061)	-2%
GSL/Stafford	266,879	238,794	248,082	227,600	226,358	(1,242)	-1%
SLS	13,702	32,079	62,420	54,696	46,732	(7,964)	-15%
PLUS	7,400	6,584	10,163	13,509	15,654	2,145	16%
PERCENT OF TOTAL FUNDS							
GSL/Stafford	92%	85%	76%	76%	79%		
SLS	5%	12%	21%	18%	15%		
PLUS	3%	3%	4%	5%	6%		
PERCENT OF TOTAL LOANS							
GSL/Stafford	93%	86%	77%	77%	78%		
SLS	5%	12%	19%	18%	16%		
PLUS	3%	2%	3%	5%	5%		

All data refer to state fiscal years (4/1-3/31) although they are shown for academic years.
Consolidation loans and loans to New York residents at out-of-state institutions are excluded.

SOURCE: HESC/PAIS, unpublished tables compiled at end of each fiscal year.

Table 14.

HESC Stafford Activity at New York State Institutions
from 1986-87 to 1990-91

	1986-87	1987-88	1988-89	1989-90	Estimated 1990-91	Estimated 1989-90 to 1990-91 Change	% Change
TOTAL FUNDS (IN MILLIONS)	\$622	\$606	\$648	\$613	\$628	\$15	2%
CUNY	\$40	\$23	\$17	\$14	\$18	\$4	20%
SUNY	\$161	\$134	\$113	\$110	\$122	\$12	10%
Independent	\$324	\$357	\$353	\$344	\$369	\$25	7%
All Others	\$97	\$93	\$165	\$146	\$120	(\$26)	-22%
TOTAL LOANS	265,879	238,794	248,082	227,600	226,358	(1,242)	-0.5%
CUNY	19,230	12,183	8,140	6,391	7,421	1,030	14%
SUNY	79,215	67,921	58,839	54,521	58,745	4,224	7%
Independent	124,596	119,817	114,706	107,823	111,623	3,800	3%
All Others	42,838	38,873	66,397	58,865	48,569	(10,296)	-21%
PERCENT OF TOTAL FUNDS							
CUNY	6%	4%	3%	2%	3%		
SUNY	26%	22%	18%	18%	19%		
Independent	52%	59%	54%	56%	59%		
All Others	16%	15%	25%	24%	19%		
PERCENT OF TOTAL LOANS							
CUNY	7%	5%	3%	3%	3%		
SUNY	30%	28%	24%	24%	26%		
Independent	47%	50%	46%	47%	49%		
All Others	16%	16%	27%	26%	21%		

All data refer to state fiscal years (4/1-3/31) although they are shown for academic years.
Consolidation loans are excluded.

SOURCE: HESC/PAIS, unpublished reports compiled at end of each state fiscal year.

Table 15.

HESC Supplemental Loan (SLS) Activity at New York State Institutions
from 1986-87 to 1990-91

	1986-87	1987-88	1988-89	1989-90	Estimated 1990-91	Estimated 1989-90 to 1990-91	
						Change	% Change
TOTAL FUNDS (\$ MILLIONS)	\$35	\$87	\$177	\$149	\$122	(\$26)	-18%
CUNY	\$1	\$3	\$3	\$3	\$3	\$0	15%
SUNY	\$6	\$11	\$14	\$15	\$19	\$4	24%
Independent	\$26	\$39	\$52	\$56	\$71	\$14	25%
All Others	\$2	\$34	\$108	\$74	\$29	(\$45)	-61%
TOTAL LOANS	13,702	32,079	62,420	54,696	46,732	(7,964)	-15%
CUNY	573	1,288	1,310	1,202	1,412	210	17%
SUNY	2,585	5,117	6,634	7,600	9,253	1,653	22%
Independent	9,705	12,981	16,844	18,226	22,396	4,170	23%
All Others	839	12,693	37,632	27,668	13,671	(13,997)	-51%
PERCENT OF TOTAL FUNDS							
CUNY	4%	4%	2%	2%	3%		
SUNY	17%	12%	8%	10%	16%		
Independent	74%	45%	29%	38%	58%		
All Others	6%	39%	61%	50%	24%		
PERCENT OF TOTAL LOANS							
CUNY	4%	4%	2%	2%	3%		
SUNY	19%	16%	11%	14%	20%		
Independent	71%	40%	27%	33%	48%		
All Others	6%	40%	60%	51%	29%		

All data refer to state fiscal years (4/1-3/31) although they are shown for academic years.
Consolidation loans are excluded.

SOURCE: HESC/PAIS, unpublished reports compiled at end of each state fiscal year.

Table 16.

HESC Parent Loan (PLUS) Activity at New York State Institutions
from 1986-87 to 1990-91

	1986-87	1987-88	1988-89	1989-90	Estimated 1990-91	Estimated 1989-90 to 1990-91 Change	% Change
TOTAL FUNDS (\$ MILLIONS)	\$19	\$19	\$31	\$43	\$49	\$7	16%
CUNY	\$0	\$0	\$0	\$0	\$0	\$0	33%
SUNY	\$7	\$6	\$10	\$12	\$15	\$3	23%
Independent	\$11	\$10	\$16	\$20	\$25	\$5	24%
All Others	\$1	\$2	\$5	\$10	\$9	(\$1)	-8%
TOTAL LOANS	7,400	6,584	10,163	13,509	15,654	2,145	16%
CUNY	92	99	111	128	162	34	27%
SUNY	2,777	2,450	3,456	4,120	5,058	938	23%
Independent	4,165	3,464	4,943	6,082	7,482	1,400	23%
All Others	366	571	1,653	3,179	2,952	(227)	-7%
PERCENT OF TOTAL FUNDS							
CUNY	1%	1%	1%	1%	1%		
SUNY	35%	34%	31%	28%	30%		
Independent	58%	56%	52%	48%	51%		
All Others	5%	9%	16%	23%	18%		
PERCENT OF TOTAL LOANS							
CUNY	1%	2%	1%	1%	1%		
SUNY	38%	37%	34%	30%	32%		
Independent	56%	53%	49%	45%	48%		
All Others	5%	9%	16%	24%	19%		

Loan volume at CUNY appears as \$0 million because it was less than \$.5 million.
All data refer to state fiscal years (4/1-3/31) although they are shown for academic years.
Consolidation loans are excluded.

SOURCE: HESC/PAIS, unpublished reports compiled at end of each state fiscal year.

Table 17.

HESC Loan Utilization Rates
in 1989-90 and 1990-91

	Number of Loans Insured by HESC in State Fiscal Years		LOAN UTILIZATION RATES Loans Insured by HESC as % of Fall Degree-credit Headcount Enrollment	
	1989-90	1990-91	1989-90	1990-91
	-----	-----	-----	-----
STAFFORD LOANS	168,735	177,789	17%	18%
-----	-----	-----	-----	-----
CUNY	6,391	7,421	3%	4%
Senior Colleges	3,650	4,459	3%	3%
Community Colleges	2,741	2,962	5%	5%
SUNY	54,521	58,745	14%	15%
State-operated Campuses	35,701	38,033	17%	18%
Community Colleges	18,820	20,712	10%	11%
Independent Institutions	107,823	111,623	27%	28%
SLS LOANS	27,028	33,061	3%	3%
-----	-----	-----	-----	-----
CUNY	1,202	1,412	1%	1%
Senior Colleges	847	901	1%	1%
Community Colleges	355	511	1%	1%
SUNY	7,600	9,253	2%	2%
State-operated Campuses	4,975	5,703	2%	3%
Community Colleges	2,625	3,550	1%	2%
Independent Institutions	18,226	22,396	5%	6%
PLUS LOANS	10,330	12,702	1%	1%
-----	-----	-----	-----	-----
CUNY	128	162	--	--
Senior Colleges	87	108	--	--
Community Colleges	41	54	--	--
SUNY	4,120	5,058	1%	1%
State-operated Campuses	2,623	3,219	1%	2%
Community Colleges	1,497	1,839	1%	1%
Independent Institutions	6,082	7,482	2%	2%

All proprietary institutions and non-degree granting schools are excluded.
Utilization rates are underestimated, especially for independent institutions, because they
include only loans insured by HESC.

"--" means less than .5 percent.

SOURCES: HESC/PAIS as of 7/91 and SED's Higher Education Data Systems as of 8/91.

Table 18.

1989 Cohort Default Rates for New York State Institutions

	Number of Institutions	Aggregate 1989 Cohort Default Rates	Number of Institutions with 1989 Default Rates of:				
			Under 10%	10 to 19.9%	20 to 29.9%	30 to 39.9%	40% or More
New York State, Total	643	19.8%	340	133	59	53	58
PUBLIC							
CUNY							
Senior Colleges	13	11.8%	5	7	1	0	0
Community Colleges	6	22.4%	0	4	1	1	0
SUNY							
Graduate only	1	0.0%	1	0	0	0	0
Four-year or more	30	4.7%	28	2	0	0	0
Two-year	35	10.0%	16	19	0	0	0
Other Public, non-degree	43	11.7%	21	16	5	1	0
PRIVATE NONPROFIT							
Degree-granting							
Graduate only	40	1.7%	38	1	0	1	0
Four-year or more	117	4.5%	108	7	2	0	0
Two-year	27	5.6%	22	5	0	0	0
Non-degree-granting	96	7.8%	72	16	3	2	3
PRIVATE FOR-PROFIT							
Degree-granting	28	18.3%	7	14	7	0	0
Non-degree-granting	207	37.8%	22	42	40	48	55

The 1989 cohort default rate is the percentage of loans Stafford and SLS loans entering repayment during Federal fiscal year 1989 that entered default, and were not rehabilitated, by the end of Federal fiscal year 1990.

Aggregate cohort default rates based on the sum of loans in institutional categories in this table. Data based on Federal definitions of institutions unique to the loan programs.

All institutions with one or more loans entering repayment are included.

SOURCE: SED tabulations of preliminary and unverified ED data of 7/91 that was keyed and transmitted by HESC/PAIS in 9/91.

Appendix A.

Trends in Resident Undergraduate College Costs
in New York State from 1989-90 to 1991-92

		Average Tuition and Required Fees	On-Campus Housing			Commuters Other Costs	AVERAGE TOTAL COSTS
			Average Room Charge	Average Board Charge	Other Costs		
SUNY State-Operated Campuses	1989-90	\$1,504	\$2,033	\$1,731	\$1,938	-	\$7,206
	1990-91	\$1,662	\$2,218	\$1,767	\$2,021	-	\$7,668
	1991-92	\$2,408	\$2,395	\$1,908	\$2,122	-	\$8,834
	89-90 to 90-91	11%	9%	2%	4%	-	6%
	89-90 to 91-92	60%	18%	10%	9%	-	23%
SUNY Community Colleges	1989-90	\$1,443	-	-	-	\$3,699	\$5,142
	1990-91	\$1,465	-	-	-	\$3,770	\$5,235
	1991-92	\$1,718	-	-	-	\$3,959	\$5,677
	89-90 to 90-91	2%	-	-	-	2%	2%
	89-90 to 91-92	19%	-	-	-	7%	10%
CUNY Senior Colleges	1989-90	\$1,358	-	-	-	\$3,699	\$5,057
	1990-91	\$1,458	-	-	-	\$3,770	\$5,228
	1991-92	\$1,956	-	-	-	\$3,959	\$5,915
	89-90 to 90-91	7%	-	-	-	2%	3%
	89-90 to 91-92	44%	-	-	-	7%	17%
CUNY Community Colleges	1989-90	\$1,308	-	-	-	\$3,699	\$5,007
	1990-91	\$1,421	-	-	-	\$3,770	\$5,191
	1991-92	\$1,825	-	-	-	\$3,959	\$5,784
	89-90 to 90-91	9%	-	-	-	2%	4%
	89-90 to 91-92	40%	-	-	-	7%	16%
Independent Four-Year or More Institutions	1989-90	\$9,637	\$2,330	\$2,336	\$1,938	-	\$16,241
	1990-91	\$10,558	\$2,427	\$2,339	\$2,021	-	\$17,345
	1991-92	\$11,297	\$2,621	\$2,526	\$2,122	-	\$18,566
	89-90 to 90-91	10%	4%	0%	4%	-	7%
	89-90 to 91-92	17%	12%	8%	9%	-	14%
Degree-Granting Proprietary Institutions	1989-90	\$5,647	-	-	-	\$3,699	\$9,346
	1990-91	\$6,314	-	-	-	\$3,770	\$10,084
	1991-92	\$6,756	-	-	-	\$3,959	\$10,714
	89-90 to 90-91	12%	-	-	-	2%	8%
	89-90 to 91-92	20%	-	-	-	7%	15%

SUNY's statutory colleges excluded. Non-degree granting schools excluded.
1989-90 and 1990-91 averages of tuition and required fees are weighted by full-time undergraduate enrollment but averages for on-campus room and board (prorated for 21 meals per week) are unweighted.
Other costs include books, supplies, transportation and personal expenditures included in financial aid budgets.
For commuters, other costs also include an allowance for room and board.

SOURCES: 1989-90 and 1990-91 data on tuition, fees, room, and board are from SED's Higher Education Data System.
1989-90 and 1990-91 data for other costs are national averages published by the College Scholarship Service of the College Board.
1991-92 data are early estimates from either SUNY Central Administration, CUNY Central Administration, or SED.

Appendix B.

List of New York State and Federal Student Assistance Programs
in 1991-92

PROGRAMS (in alphabetical order)	Major Funding Source	Aid Type	Stu- dent Levels	NYS Residents Only?	Major Eligibility Criteria	1991-92 Award Maximum
Aid for Part-time Study (APTS)	NY	GRANT	U	Y	N	NEED
Bureau of Indian Affairs Aid to Native Americans (BIA)	US	GRANT	U	N	N,P	NEED
Christa McAuliffe Fellowships	US	GRANT	G	Y	F	-
City University Financial Assistance ... for Graduate Students	NY	-	G	Y	N,A	NEED
City University Part-time Tuition Waivers	NY	GRANT	U	Y	N	NEED
City University Supplemental Tuition Assistance (CUSTA)	NY	GRANT	U	Y	N	\$200
College Discovery (CD) Program	NY	GRANT	U	Y	N,P	NEED
College Work Study Program (CWS)	US	OTHER	U,G	N	N	NEED
Collegiate Science and Technology Entry Program (CSTEP)	NY	GRANT	U,G	Y	N,P	NEED
Comprehensive Employment Program (CEP/JOBS)	US	GRANT	U	Y	N,P	-
Educational Opportunity Program (EOP)	NY	GRANT	U	Y	N,P	NEED
Empire State Scholarships of Excellence [NO NEW AWARDS]	NY	GRANT	U	Y	A	\$2,000
Health Education Assistance Loans (HEAL)	US	LOAN	G	N	N,F	\$20,000
Health Professions Student Loans (HPSL)	US	LOAN	U,G	N	N,F	\$2,500
Higher Education Opportunity Program (HEOP)	NY	GRANT	U	Y	N,P	NEED
Jacob K. Javits Fellowships	US	GRANT	G	N	A,F	\$16,000
Liberty Scholarships [NOT FUNDED]	NY	GRANT	U	Y	N	NEED
Mayor's Scholarship Program of the City of New York	US	GRANT	U	Y	N	\$650
Memorial Schol. for Children of Deceased Police Officers...[NEW]	NY	GRANT	U	Y	P SUNY BSC	
National Science Scholarships [NEW]	US	GRANT	U	Y	A,F	\$2,000+
Parent Loans for Students (PLUS)	US	LOAN	U,G	N		\$4,000
Patricia Roberts Harris Fellowships	US	GRANT	G	N	A,F,P	\$10,000
Paul Douglas Teacher Scholarships	US	OTHER	U	Y	A,F	\$5,000
Pell Grants	US	GRANT	U	N	N	\$2,400
Perkins Loans	US	LOAN	U,G	N	N	\$4,500
Regents Awards, Children of Deceased or Disabled Veterans	NY	GRANT	U	Y	P	\$450
Regents Awards, Children of Deceased Police Officers...	NY	GRANT	U	Y	P	\$450
Regents Awards, Children of Deceased Corrections Officers...	NY	GRANT	U	Y	P SUNY BSC	
Regents College Scholarships [NEW/CONTINUING AWARDS NOT FUNDED]	NY	GRANT	U	Y	A	\$250
Regents ... Challenger Scholarships and Fellowships for Teachers	NY	OTHER	U,G	Y	A,F	\$4,000
Regents Health Care Opportunity Scholarships	NY	GRANT	G	Y	N,F,P	\$10,000
Regents Physician Loan Forgiveness Program	NY	OTHER	P	Y	F	\$10,000
Regents Nursing Scholarships [NEW/CONTINUING AWARDS NOT FUNDED]	NY	GRANT	U	Y	A,F	\$250
Regents Professional Opportunity Scholarships	NY	GRANT	U,G	Y	N,F,P	\$5,000
Regents Scholarships in Cornell University	NY	GRANT	U	Y	A	\$1,000

continued...

Appendix B, completed.

PROGRAMS (in alphabetical order)	Major funding source	Aid type	Student levels	NYS residents only?	Major eligibility criteria	1991-92 award maximum
Reserve Officer Training Corps (ROTC)	US	OTHER	U,G	N	A	-
Robert C. Byrd Honors Scholarships	US	GRANT	U	Y	A	\$1,500
Robert T. Stafford Student Loans	US	LOAN	U,G	N	N	\$7,500
Search for Elevation, Education and Knowledge (SEEK) Program	NY	GRANT	U	Y	N,P	NEED
State Health Service Corps Scholarships	NY	OTHER	U	N	A,F	\$15,000
State University Supplemental Tuition Assistance (SUSTA)	NY	GRANT	U	Y	N	\$200
SUNY Empire State Honors Scholarships	NY	GRANT	U	Y	A,P	\$6,000
SUNY Financial Assistance ... for Graduate and Prof. Students	NY	-	G	N	A,P	-
Student Aid to Native American Indians	NY	GRANT	U	Y	P	\$1,350
Supplemental Education Opportunity Grants (SEOG)	US	GRANT	U	N	N	\$4,000
Supplemental Loans for Students (SLS)	US	LOAN	U,G	N	N	\$4,000
Supplemental Tuition Assistance Program (STAP)	NY	GRANT	U	Y	N,P	\$4,050
Transit Corps of Engineers Program	NY	OTHER	U,G	N	F	TUITION
Tuition Assistance Program (TAP)	NY	GRANT	U,G	Y	N	\$4,050
Veterans Administration Educational Benefits (VA)	US	OTHER	U,G	N	P	-
Vietnam Veterans Tuition Awards (VVTA)	NY	GRANT	U	Y	P	\$2,000
Vocational Rehabilitation Grants	US	GRANT	U	Y	N,P	NEED
Worker Adjustment Act Individual Tuition Assistance Program	US	GRANT	U	Y	P	-

-- KEY TO TABLE --

[BRACKETED TEXT SHOWS 1991-92 STATUS. NEW = 1ST AWARDS IN '91-92.]

AID TYPE	GRANT = GRANT/SCHOLARSHIP/FELLOWSHIP/WAIVER. LOAN = REPAYABLE LOAN. OTHER = WORK STUDY/LOAN FORGIVENESS/SERVICE OBLIGATION.	NYS RESIDENCY	Y = YES. N = NO.
STUDENT LEVEL	U = UNDERGRADUATE. G = GRADUATE OR FIRST-PROFESSIONAL. P = POST-DOCTORAL.	ELIGIBILITY	N = FINANCIAL NEED. A = ACADEMIC MERIT. F = FIELD OF STUDY. P = SPECIAL POPULATIONS SUCH AS VETERANS, DISLOCATED WORKERS, EDUCATIONALLY DISADVANTAGED, UNDERREPRESENTED MINORITIES.
AWARD MAXIMUM	NEED = FINANCIAL NEED DETERMINED BY FORMAL NEED ANALYSIS. SUNY BSC = SUNY STATE-OPERATED CAMPUSES' TUITION, REQUIRED FEES, ROOM AND BOARD.		

Appendix C.

Data Sources for Table 1.

	Sources
TOTAL FUNDS FROM STATE AND FEDERAL PROGRAMS	Sum of State, federal and leveraged funds from programs listed below.
STATE FUNDS	Sum of funds from State programs listed below.
GRANTS	
TAP and STAP (SSIG funds excluded)	HESC/PAIS.
* SUSTA and CUSTA	NYS Executive Budget.
SCHOLARSHIPS	
Regents College	HESC/PAIS.
Excellence	HESC/PAIS.
Challenger Teaching	HESC/PAIS.
Nursing	HESC/PAIS.
Health Service Corps	HESC/PAIS. Includes some out-of-state schools.
Loan Forgiveness	HESC/PAIS.
Health Care Opportunity	HESC/PAIS.
Professional Opportunity	HESC/PAIS.
* SUNY	NYS Executive Budget. SUNY Empire State Honors Scholarships.
AWARDS	
Aid for Part-time Study	HESC/PAIS.
Vietnam Veterans Tuition	HESC/PAIS.
Child of Veteran	HESC/PAIS.
Child of Police, Corrections Officer, Firefighter	HESC/PAIS.
FELLOWSHIPS	
Lehman	HESC/PAIS.
Challenger Teaching	HESC/PAIS.
* At SUNY and CUNY	NYS Executive Budget. Funds for Graduate Fellowships.
OTHER AID ADMINISTERED BY HESC	
Unclassified, phased out programs	HESC/PAIS.
OTHER PROGRAMS	
Native American Grants	SED, Bureau of Native American Education.
Opportunity Program Grants	SED, Bureau of Higher Education Opportunity Programs.
* College Work-Study Reimbursement	NYS Executive Budget and SED/OPA.
	Perkins not separated from CWS reimbursement at CUNY.
* Tuition Reimbursement at SUNY and CUNY	NYS Executive Budget.

continued...

Appendix C, completed.

	Sources
FEDERAL FUNDS	Sum of funds from federal programs listed below.
GRANTS	
SSIG (used for TAP and STAP)	ED/OSFA, SSIG Section.
Pell Grants	ED/OSFA, Pell Grant Analysis Section.
SEOG	SED/OPA estimates based on data from ED/OSFA, Campused-based Programs Analysis Section.
SCHOLARSHIPS	
Robert C. Byrd Honors	HESC/PAIS.
Paul Douglas Teacher	HESC/PAIS.
WAGES AND UNGUARANTEED LOANS	
College-Work Study (federal share)	SED/OPA estimates based on data from ED/OSFA, Campused-based Programs Analysis Section.
Perkins Loans (federal capital contribution)	SED/OPA estimates based on data from ED/OSFA, Campused-based Programs Analysis Section.
OTHER FUNDS LEVERAGED BY FEDERAL PROGRAMS	Sum of leveraged funds from programs listed below.
BALANCE OF CAMPUS-BASED PROGRAMS	
College Work-Study	SED/OPA estimates based on data from ED/OSFA, Campused-based Programs Analysis Section.
Perkins Loans	SED/OPA estimates based on data from ED/OSFA, Campused-based Programs Analysis Section.
LOANS GUARANTEED BY HESC	
* Stafford Loans	HESC/PAIS.
* Supplementary Loans for Students (SLS)	HESC/PAIS.
* Parent Loans (PLUS)	HESC/PAIS.
LOANS GUARANTEED BY OTHER GUARANTY AGENCIES, INSTITUTIONAL FUNDS, AND FUNDS FROM UNSPECIFIED SOURCES	SED/OPA estimates based on FFY90 ED loan data and AY89-90 SED data from degree-granting institutions.

Data reflect academic year periods (7/1-6/30) unless asterisks appear. One asterisk (*) indicates state fiscal year periods (4/1-3/31). All data for 1990-91 are estimated.

HESC/PAIS is NYS Higher Education Services Corporation, Division of Policy Analysis and Information Services.

SED/OPA is New York State Education Department, Office of Policy Analysis in the Office of Higher and Continuing Education.

ED/OSFA is US Department of Education, Office of Student Financial Assistance.

Appendix D.

Tuition Assistance Program Features, 1980-81 to 1991-92

LEVEL OF STUDY:	Undergraduate				Post-baccalaureate	
	Dependent		Independent		Dependent	Independent
	Degree	Non-degree	Degree	Non-degree	Degree	Degree
1991-92						
MAXIMUM AWARD	\$4,050	\$2,125	\$3,325	\$1,725	\$1,125	\$1,125
MINIMUM AWARD	\$100	\$100	\$100	\$100	\$75	\$75
NTB THRESHOLD	\$8,000	\$8,000	\$3,000	\$3,000	\$2,000	\$1,000
NTB CAP	\$50,500	\$50,500	\$10,000	\$10,000	\$20,000	\$5,666
1990-91						
MAXIMUM AWARD	\$4,125	\$2,200	\$3,400	\$1,800	\$1,200	\$1,200
MINIMUM AWARD	\$250	\$250	\$250	\$250	\$50	\$50
NTB THRESHOLD	\$8,000	\$8,000	\$3,000	\$3,000	\$2,000	\$1,000
NTB CAP	\$50,500	\$50,500	\$10,000	\$10,000	\$20,000	\$5,666
1989-90						
MAXIMUM AWARD	\$3,650	\$2,200	\$2,800	\$1,800	\$1,200	\$1,200
MINIMUM AWARD	\$350	\$350	\$350	\$350	\$100	\$100
NTB THRESHOLD	\$7,500	\$7,500	\$3,000	\$3,000	\$2,000	\$1,000
NTB CAP	\$42,500	\$42,500	\$10,000	\$10,000	\$20,000	\$5,666
1988-89						
MAXIMUM AWARD	\$2,850	\$2,200	\$2,000	\$1,800	\$1,200	\$1,200
MINIMUM AWARD	\$350	\$350	\$350	\$350	\$100	\$100
NTB THRESHOLD	\$7,000	\$7,000	\$3,000	\$3,000	\$2,000	\$1,000
NTB CAP	\$34,250	\$34,250	\$10,000	\$10,000	\$20,000	\$5,666
1987-88						
MAXIMUM AWARD	\$2,850	\$2,200	\$2,000	\$1,800	\$1,200	\$1,200
MINIMUM AWARD	\$350	\$350	\$350	\$350	\$100	\$100
NTB THRESHOLD	\$6,500	\$6,500	\$3,000	\$3,000	\$2,000	\$1,000
NTB CAP	\$32,000	\$32,000	\$10,000	\$10,000	\$20,000	\$5,666
1986-87						
MAXIMUM AWARD	\$2,850	\$2,200	\$2,000	\$1,800	\$1,200	\$1,200
MINIMUM AWARD	\$350	\$350	\$350	\$350	\$100	\$100
NTB THRESHOLD	\$6,500	\$6,500	\$3,000	\$3,000	\$2,000	\$1,000
NTB CAP	\$32,000	\$32,000	\$10,000	\$10,000	\$20,000	\$5,666
1985-86						
MAXIMUM AWARD	\$2,700	\$2,200	\$1,800	\$1,800	\$600	\$600
MINIMUM AWARD	\$300	\$300	\$200	\$200	\$100	\$100
NTB THRESHOLD	\$5,000	\$5,000	\$1,000	\$1,000	\$2,000	\$1,000
NTB CAP	\$29,000	\$29,000	\$5,666	\$5,666	\$20,000	\$5,666

continued...

Appendix D, completed.

Tuition Assistance Program Features, 1980-81 to 1991-92

LEVEL OF STUDY:	Undergraduate				Post-baccalaureate	
	Dependent		Independent		Dependent	Independent
	Degree	Non-degree	Degree	Non-degree	Degree	Degree
1984-85						
MAXIMUM AWARD	\$2,700	\$2,200	\$1,800	\$1,800	\$600	\$600
MINIMUM AWARD	\$300	\$300	\$200	\$200	\$100	\$100
NTB THRESHOLD	\$5,000	\$5,000	\$1,000	\$1,000	\$2,000	\$1,000
NTB CAP	\$29,000	\$29,000	\$5,666	\$5,666	\$20,000	\$5,666
1983-84						
MAXIMUM AWARD	\$2,200	\$2,200	\$1,800	\$1,800	\$600	\$600
MINIMUM AWARD	\$250	\$250	\$200	\$200	\$100	\$100
NTB THRESHOLD	\$4,000	\$4,000	\$1,000	\$1,000	\$2,000	\$1,000
NTB CAP	\$25,000	\$25,000	\$5,666	\$5,666	\$20,000	\$5,666
1982-83						
MAXIMUM AWARD	\$2,200	\$2,200	\$1,800	\$1,800	\$600	\$600
MINIMUM AWARD	\$250	\$250	\$200	\$200	\$100	\$100
NTB THRESHOLD	\$4,000	\$4,000	\$1,000	\$1,000	\$2,000	\$1,000
NTB CAP	\$25,000	\$25,000	\$5,666	\$5,666	\$20,000	\$5,666
1981-82						
MAXIMUM AWARD	\$1,800	\$1,800	\$1,800	\$1,800	\$600	\$600
MINIMUM AWARD	\$250	\$250	\$200	\$200	\$100	\$100
NTB THRESHOLD	\$2,750	\$2,750	\$1,000	\$1,000	\$2,000	\$1,000
NTB CAP	\$25,000	\$25,000	\$5,666	\$5,666	\$20,000	\$5,666
1980-1981						
MAXIMUM AWARD	\$1,800	\$1,800	\$1,800	\$1,800	\$600	\$600
MINIMUM AWARD	\$200	\$200	\$200	\$200	\$100	\$100
NTB THRESHOLD	\$2,750	\$2,750	\$1,000	\$1,000	\$2,000	\$1,000
NTB CAP	\$20,000	\$20,000	\$5,666	\$5,666	\$20,000	\$5,666

RECIPIENT STATUS for the purposes of TAP is defined by NYS law. DEPENDENT recipients include those who are financially dependent on parents, or who are married, or who have dependents. INDEPENDENT recipients are those who are single, have no dependents and are self-supporting. INSTITUTION STATUS for the purposes of TAP distinguishes between institutions with and without authority to confer degrees.

Program features for each academic year apply to first-time recipients.

A MAXIMUM AWARD goes to all applicants whose family NTB is at or below the NTB threshold.

A MINIMUM AWARD goes to all applicants whose NTB is below the NTB cap when the award reduction schedule does not result in a higher award.

For applicants whose incomes fall above the NTB threshold but below the cap, the award is reduced by a schedule of marginal reductions.

NTB is NYS net taxable balance, equal to NYS net taxable income reduced for the number of dependents engaged in full-time postsecondary study. The NTB THRESHOLD is the value at which the maximum award is subject to reduction. The NTB CAP is the value at which TAP eligibility ceases.

SOURCE: Adapted, with permission, from The State University of New York Central Administration's Office of Financial Aid Services. Updated by SED, 8/91.

Appendix E. TAP Awards by Schedule and Income in 1991-92

UNDERGRADUATES WHO ARE DEPENDENT
OR FINANCIALLY INDEPENDENT AND HAVE EITHER A SPOUSE OR TAX DEPENDENTS

	Schedule C						GRADUATE STUDENTS		
	SUNY			CUNY			Schedule U Dependents	Schedule V Independents	
	St-ops	CC*	Senior	CC	Independent/ Proprietary	Non-degree			
Tuition>>>	\$2,175	\$1,750	\$1,850	\$1,750	\$4,125	\$2,200	Maximum>>>	\$1,200	\$1,200
\$0-7,000	\$2,100	\$1,675	\$1,775	\$1,675	\$4,050	\$2,125	\$0	\$1,125	\$1,125
\$7,500	\$2,100	\$1,675	\$1,775	\$1,675	\$4,050	\$2,125	\$1,000	\$1,125	\$1,125
\$8,000	\$2,100	\$1,675	\$1,775	\$1,675	\$4,050	\$2,125	\$2,000	\$1,125	\$865
\$9,000	\$2,030	\$1,605	\$1,705	\$1,605	\$3,980	\$2,055	\$3,000	\$1,048	\$605
\$10,000	\$1,960	\$1,535	\$1,635	\$1,535	\$3,910	\$1,985	\$4,000	\$971	\$345
\$11,000	\$1,890	\$1,465	\$1,565	\$1,465	\$3,840	\$1,915	\$5,000	\$894	\$85
\$12,000	\$1,790	\$1,365	\$1,465	\$1,365	\$3,740	\$1,815	\$5,666	\$843	\$75
\$14,000	\$1,590	\$1,165	\$1,265	\$1,165	\$3,540	\$1,615	\$6,000	\$817	\$0
\$16,000	\$1,390	\$965	\$1,065	\$965	\$3,340	\$1,415	\$7,000	\$740	\$0
\$18,000	\$1,190	\$765	\$865	\$765	\$3,140	\$1,215	\$8,000	\$663	\$0
\$20,000	\$950	\$525	\$625	\$525	\$2,900	\$975	\$9,000	\$586	\$0
\$22,000	\$710	\$285	\$385	\$285	\$2,660	\$735	\$10,000	\$509	\$0
\$24,000	\$470	\$100	\$145	\$100	\$2,420	\$495	\$11,000	\$432	\$0
\$26,000	\$230	\$100	\$100	\$100	\$2,180	\$255	\$12,000	\$355	\$0
\$27,000	\$110	\$100	\$100	\$100	\$2,060	\$135	\$13,000	\$278	\$0
\$28,000	\$100	\$100	\$100	\$100	\$1,940	\$100	\$14,000	\$201	\$0
\$30,000	\$100	\$100	\$100	\$100	\$1,700	\$100	\$15,000	\$124	\$0
\$32,000	\$100	\$100	\$100	\$100	\$1,460	\$100	\$16,000	\$75	\$0
\$34,000	\$100	\$100	\$100	\$100	\$1,220	\$100	\$17,000	\$75	\$0
\$36,000	\$100	\$100	\$100	\$100	\$980	\$100	\$18,000	\$75	\$0
\$38,000	\$100	\$100	\$100	\$100	\$740	\$100	\$19,000	\$75	\$0
\$40,000	\$100	\$100	\$100	\$100	\$500	\$100	\$20,000	\$75	\$0
\$42,000	\$100	\$100	\$100	\$100	\$260	\$100	\$20,001	\$0	\$0
\$43,000	\$100	\$100	\$100	\$100	\$140	\$100			
\$44,000	\$100	\$100	\$100	\$100	\$100	\$100			
\$50,500	\$100	\$100	\$100	\$100	\$100	\$100			
\$50,501	\$0	\$0	\$0	\$0	\$0	\$0			

SINGLE INDEPENDENT UNDERGRADUATES WITHOUT TAX DEPENDENTS

	Schedule M					Schedule R
	SUNY		CUNY		Independent/ Proprietary	Non-degree
	St-ops	CC*	Senior	CC		
Tuition>>>	\$2,175	\$1,750	\$1,850	\$1,750	\$3,400	\$1,800
\$0-3,000	\$2,100	\$1,675	\$1,775	\$1,675	\$3,325	\$1,725
\$4,000	\$1,790	\$1,365	\$1,465	\$1,365	\$3,015	\$1,415
\$5,000	\$1,480	\$1,055	\$1,155	\$1,055	\$2,705	\$1,105
\$6,000	\$1,170	\$745	\$845	\$745	\$2,395	\$795
\$6,500	\$1,015	\$590	\$690	\$590	\$2,240	\$640
\$7,000	\$725	\$300	\$400	\$300	\$1,950	\$350
\$8,000	\$145	\$100	\$100	\$100	\$1,370	\$100
\$9,000	\$100	\$100	\$100	\$100	\$790	\$100
\$10,000	\$100	\$100	\$100	\$100	\$210	\$100
\$10,001	\$0	\$0	\$0	\$0	\$0	\$0

Schedules C, H, M, and R apply when first TAP awards were received in 1990-91 or later.
* Tuition varies at SUNY Community Colleges. All awards estimated by SED.

Appendix F

TAP AWARD SCHEDULES FOR 1991-92 ACADEMIC YEAR

UNDERGRADUATE AWARD SCHEDULES - For students who are dependent on their parents, or who are financially independent and are married or have tax dependents:

At degree granting and not-for-profit institutions:

Schedule A - Applicable to students who received awards in the 1988-89 school year or earlier.

MAX. AWARD - \$2,850 or tuition
whichever is less

MIN. AWARD - \$100

NTB
\$ 7,000 or less
7,001 - 11,000
11,001 - 18,000
18,001 - 34,250
34,251 or more

REDUCTION
\$75
\$ 75 + 7% of excess over \$ 7,000
\$ 355 + 10% of excess over \$11,000
\$1,055 + 12% of excess over \$18,000
NO AWARD

Schedule B - Applicable to first time recipients in the 1989-90 school year.

MAX. AWARD - \$3,650 or tuition
whichever is less

MIN. AWARD - \$100

NTB
\$ 7,000 or less
7,001 - 11,000
11,001 - 18,000
18,001 - 42,500
42,501 or more

REDUCTION
\$75
\$ 75 + 7% of excess over \$ 7,500
\$ 320 + 10% of excess over \$11,000
\$1,020 + 12% of excess over \$18,000
NO AWARD

Appendix F (Continued)

Schedule C - Applicable to first time recipients in the 1990-91 school year or thereafter.

MAX. AWARD - \$4,125 or tuition
whichever is less

MIN. AWARD - \$100

<u>NTB</u>	<u>REDUCTION</u>
\$ 8,000 or less	\$75
8,001 - 11,000	\$ 75 + 7% of excess over \$ 8,000
11,001 - 18,000	\$ 285 + 10% of excess over \$11,000
18,001 - 50,500	\$ 985 + 12% of excess over \$18,000
50,501 or more	NO AWARD

At Non-Degree Institutions

Schedule F - Applicable to students who received awards in 1988-89 school year or earlier.

MAX. AWARD - \$2,200 or tuition
whichever is less

MIN. AWARD - \$100

<u>NTB</u>	<u>REDUCTION</u>
\$ 7,000 or less	\$75
7,001 - 11,000	\$ 75 + 7% of excess over \$ 7,000
11,001 - 18,000	\$ 355 + 10% of excess over \$11,000
18,001 - 34,250	\$1,055 + 12% of excess over \$18,000
34,251 or more	NO AWARD

Schedule G - Applicable to first time recipients in the 1989-90 school year.

MAX. AWARD - \$2,200 or tuition
whichever is less

MIN. AWARD - \$100

<u>NTB</u>	<u>REDUCTION</u>
\$ 7,500 or less	\$75
7,501 - 11,000	\$ 75 + 7% of excess over \$ 7,500
11,001 - 18,000	\$ 320 + 10% of excess over \$11,000
18,001 - 42,500	\$1,020 + 12% of excess over \$18,000
42,501 or more	NO AWARD

Appendix F (Continued)

Schedule H - Applicable to first time recipients in the 1990-91 school year or thereafter.

MAX. AWARD - \$2,200 or tuition
whichever is less

MIN. AWARD - \$100

<u>NTB</u>	<u>REDUCTION</u>
\$ 8,000 or less	\$75
8,001 - 11,000	\$ 75 + 7% of excess over \$ 8,000
11,001 - 18,000	\$ 285 + 10% of excess over \$11,000
18,001 - 50,500	\$ 985 + 12% of excess over \$18,000
50,501 or more	NO AWARD

UNDERGRADUATE AWARD SCHEDULES - For students who are financially independent and are single and have no tax dependents.

At degree granting and not-for-profit institutions:

Schedule K - Applicable to students who received awards in the 1988-89 school year or earlier.

MAX. AWARD - \$2,000 or tuition
whichever is less

MIN. AWARD - \$100

<u>NTB</u>	<u>REDUCTION</u>
\$ 3,000 or less	\$75
3,001 - 10,000	\$ 75 + 31% of excess over \$ 3,000
10,001 - or more	NO AWARD

Schedule L - Applicable to first time recipients in the 1989-90 school year.

MAX. AWARD - \$2,800 or tuition
whichever is less

MIN. AWARD - \$100

<u>NTB</u>	<u>REDUCTION</u>
\$ 3,000 or less	\$75
3,001 - 6,000	\$ 75 + 31% of excess over \$ 3,000
6,501 - 10,000	\$1,160 + 59% of excess over \$ 6,500
10,001 or more	NO AWARD

Appendix F (Continued)

Schedule M - Applicable to first time recipients in the 1990-91 school year or thereafter.

MAX. AWARD - \$3,400 or tuition
whichever is less

MIN. AWARD - \$100

NTB
\$ 3,000 or less
3,001 - 6,500
6,501 - 10,000
10,001 or more

REDUCTION
\$75
\$ 75 + 31% of excess over \$ 3,000
\$1,160 + 58% of excess over \$ 6,500
NO AWARD

Non-Degree Institutions:

Schedule P - Applicable to students who received awards in the 1988-89 school year or thereafter.

MAX. AWARD - \$1,800 or tuition
whichever is less

MIN. AWARD - \$100

NTB
\$ 3,000 or less
3,001 - 10,000
10,000 or more

REDUCTION
\$75
\$ 75 + 31% of excess over \$ 3,000
NO AWARD

Schedule Q - Applicable to first time recipients in the 1989-90 school year.

MAX. AWARD - \$1,800 or tuition
whichever is less

MIN. AWARD - \$100

NTB
\$ 3,000 or less
3,001 - 6,500
6,501 - 10,000
10,001 or more

REDUCTION
\$75
\$ 75 + 31% of excess over \$ 3,000
\$1,160 + 59% of excess over \$ 6,500
NO AWARD

Appendix F (Completed)

Schedule R - Applicable to first time recipients in the 1990-91 school year or thereafter.

MAX. AWARD - \$1,800 or tuition
whichever is less

MIN. AWARD - \$100

NTB

\$ 3,000 or less
3,001 - 6,500
6,501 - 10,000
10,001 or more

REDUCTION

\$75
\$ 75 + 31% of excess over \$ 3,000
\$1,160 + 58% of excess over \$ 6,500
NO AWARD

GRADUATE AWARD SCHEDULES:

Schedule U - Graduate awards for students who are dependent on their parents, or who are financially independent and are married or have tax dependents:

MAX. AWARD - \$1,200 or tuition
whichever is less

MIN. AWARD - \$75

NTB

\$ 2,000 or less
2,001 - 15,636
15,637 - 20,000
20,001 or more

REDUCTION

\$75
\$ 75 + 7.7% of excess over \$ 2,000
\$1,125
NO AWARD

Schedule V - For students who are financially independent and are single and have no tax dependents:

MAX. AWARD - \$1,200 or tuition
whichever is less

MIN. AWARD - \$75

NTB

\$ 1,000 or less
1,001 - 5,038
5,039 - 5,666
5,667 or more

REDUCTION

\$74
\$ 75 + 26% of excess over \$ 1,000
\$1,125
NO AWARD

SOURCE: HESC

Appendix G.

Pell Grant Program Features, 1973-74 to 1991-92

Award Year	Maximum Qualifying SEI/SAI/PGI	Allowable College Costs		Grant Limits: Lesser of			Payment Schedule
		Minimum	Maximum	% of Costs	Minimum	Maximum	
1991-92	\$2,200	\$300	\$4,000	60%	\$200	\$2,400	Full
1990-91	\$2,000	\$300	\$3,800	60%	\$195	\$2,300	Reduced
1989-90	\$2,100	\$300	\$3,800	60%	\$200	\$2,300	Full
1988-89	\$2,000	\$300	\$3,799	60%	\$200	\$2,200	Full
1987-88	\$1,900	\$300	\$3,500	60%	\$200	\$2,100	Full
1986-87	\$1,500	\$300	\$3,500	60%	\$150	\$2,100	Reduced
1985-86	\$1,900	\$300	\$3,500	60%	\$200	\$2,100	Full
1984-85	\$1,700	\$400	\$3,800	50%	\$200	\$1,900	Full
1983-84	\$1,600	\$400	\$3,600	50%	200	\$1,800	Full
1982-83	\$1,600	\$400	\$3,600	50%	\$126	\$1,674	Reduced
1981-82	\$1,550	\$400	\$3,500	50%	\$120	\$1,670	Reduced
1980-81	\$1,600	\$400	\$3,600	50%	\$150	\$1,750	Reduced
1979-80	\$1,600	\$400	\$3,600	50%	\$200	\$1,800	Full
1978-79	\$1,600	\$400	\$3,200	50%	\$176	\$1,600	Full
1977-78	\$1,200	\$400	\$2,800	50%	\$200	\$1,400	Full
1976-77	\$1,200	\$400	\$2,800	50%	\$200	\$1,400	Full
1975-76	\$1,200	\$400	\$2,800	50%	\$200	\$1,400	Full
1974-75	\$1,200	\$1,500	\$2,100	50%	\$50	\$1,050	Reduced
1973-74	\$1,149	\$1,100	\$1,250	50%	\$50	\$452	Reduced

SEI/SAI/PGI are acronyms for "Student Eligibility Index," "Student Aid Index," and "Pell Grant Index," -- the student and family contribution determined by Pell Grant need analysis. Program features shown apply to full-time study.

SOURCE: Adapted, with permission, from Thomas G. Mortenson of the American College Testing Service (ACT). Updated by SED, 8/91.

Federal Loan Programs

BORROWER COSTS	PERKINS	STAFFORD	SLS	PLUS	HEAL	NURSING STUDENT LOAN	HEALTH PROFESSIONS LOAN PGM
TYPE	Fixed	Fixed	Variable	Variable	Variable	Fixed	Fixed
RATE/INDEX	8%	8%	82 T-88 + 3.25%	82 T-88 + 3.25%	91 T-88 + 3% max	8%	8%
ADJUSTED TERM	N/A	N/A	Annually	Annually	Quarterly	N/A	N/A
CURRENT RATE 9/17/91	8%	8%	9.34%	9.34%	10.88%	8%	8%
CAP	N/A	N/A	12%	12%	--	N/A	N/A
ANNUAL MIN	--	--	\$500	\$500	\$500	--	--
ANNUAL MAX	\$4,500 1st 2 YRS \$9,000 2nd 2 YRS	\$2,825 1st 2 YRS \$4,000 2nd 2 YRS	\$4,000	\$4,000	\$20,000	\$2,800 1 & 2 YR \$4,000 3 & 4 YR	Tuition + \$2,800
AGGREGATE MAX	\$8,000 Undergrad \$16,000 Total	\$17,250 Undergrad \$34,750 Total	\$20,000	\$20,000	\$80,000	\$13,000	None
STUDENT/PARENT BORROWER	S	S	S	P	S	S	S
ORIGINATION FEE	N	5%	N	N	8%	N	N
GUARANTEE/APPLICATION FEE	N	1%	1%	1%	N	N	N
NEED BASED	Y	Y	N	N	Y	Y	<e> Y
CREDIT CRITERIA APPROVAL	N	N	Bank Option	Bank Option	<d>	N	N
CONSOLIDATION AVAIL	Y	Y	Y	Y	N	Y	Y
SCHOOL PARTICIPATION FORMAL AGREEMENT REQ	Y	Y	Y	Y	Y	N	Y
PARTICIPATION FEE	N	N	N	N	N	Y	N
REPAYMENT							
MAX REPAY PERIOD	10 YR	10 YR	10 YR	10 YR	25 YR	10 YR	10 YR
MINIMUM PAYMENT	\$30	\$50	\$50	\$50	\$50	\$15	\$15
REPAY BEGINS	9 MONTHS after 1/2 status	6 MONTHS after GRAD	90 DAYS after DISBURSE	90 DAYS after DISBURSE	6 MONTHS after GRAD	6 MONTHS after 1/2 status	12 MONTHS after 1/2 status
INTEREST ONLY PAYMENTS	N	N	Y	Y	N	N	N
PREPAYMENT PENALTY	N	N	N	N	N	N	N

Alternative Loan Programs

BORROWER COSTS TYPE	PROFESSIONAL EDUCATION PLAN - PEP (Grad only)	PLATO	US CHAMBER OF COMMERCE CONCERN	Educational Line of Credit (Manufacturer's Financing)	Educational Loan Pgm (Manufacturer's Financing)	EXCEL (MELLUMAE) (Undergrad)	GRADUEL (MELLUMAE) (Grad only)	ExtraCredit by CollegeCredit (College Board)
	Variable	Variable	Variable	Variable	Fixed	Variable	Variable	Variable
RATE/INDEX	Prime + 1.5-2% Lender option	Prime + 1.5-2% Lender option	Commercial Paper Rate + 3.85 %	Commercial Paper Rate + 3.8%	4.5% above Prime <g>	15.95%	M-Prime + 2% A-Prime + 3-4%	13 Week T-Bill + 4.8 %
ADJUSTED TERM	Monthly	Monthly	Monthly	Monthly	Quarterly	Fixed	Monthly/Annually	Quarterly
CURRENT RATE 9/17/91	10.5%	10.5%	11.85%	11.6%	13%	15.95%	10.9%/11.65%	9.5% 1st Yr
CAP	-	-	-	-	25%	N/A	N/A	18%
ANNUAL MIN	\$2,000	\$2,000	\$1,500	\$1,500	\$1,250	\$1,000	\$2,000	\$2,000
ANNUAL MAX	\$20,000	\$7,500 \$20,000 w/co-sign	\$25,000	\$25,000	N/A	\$20,000	\$20,000	Total Cost of Education
AGGREGATE MAX	\$80,000	\$80,000	\$100,000	\$100,000	\$40,000	Varies according to Repay Term	\$80,000	Varies according to # of Acad Years
STUDENT/PARENT BORROWER	B	B	Both	B	B	B	B	Both
ORIGINATION FEE	N	N	4%	3.5%	N	N	N	None
GUARANTEE/APPLICATION FEE	5%	8% single 8% w/co-signer	\$55	\$45	N	N	3%	8% w/co-borrower
NEED BASED	N	N	N	N	N	N	N	N
CREDIT CRITERIA APPROVAL	Y	Y	Y	Y	Y	Y	Y	Y
CONSOLIDATION AVAIL	N	N	N	N	N	N	N	N
SCHOOL PARTICIPATION FORMAL AGREEMENT REQ	N	N	Y	N	N	N	N	N
PARTICIPATION FEE	N	N	N	N	N	N	N	N
REPAYMENT	20 YR	20 YR	15 YR	15 YR	Up to 12 Yrs	120 MONTHS	20 YR	20 YR
MAX REPAY PERIOD	20 YR	20 YR	15 YR	15 YR	Up to 12 Yrs	120 MONTHS	20 YR	20 YR
MINIMUM PAYMENT	\$50	\$50	N/A	N/A	N/A	N/A	\$50	\$50
REPAY BEGINS	<c> Option 1 Option 2	All payments deferred until grad inter capitalized	<c> Option 1 Option 2<c>	<c> Option 1 Option 2<c>	45 Days after Funds are Drawn	30 Days after Disbursement	Option 1<c> Option 2<c>	Option 1<c> Option 2<c>
INTEREST ONLY PAYMENTS	Y	Y	Y	Y	N	N	Y	Y
PREPAYMENT PENALTY	N	N	N	N	N	N	N	N

- a. The Educational Resources Institute (TERI) also sponsors loans under the names Alliance, VALUE, Success, and Universal Educational Loan, among others, which are available at particular schools.
b. Average monthly rate as published in the Wall Street Journal.
c. Option 1 - 45 days after disbursement.
Option 2 - Deferred Principal Payments - Interest paid monthly while in school.
d. No negative credit history allowed.
e. Parental information required regardless of dependency status.
f. Formerly CONCERN (school sponsored).
g. Last highest prime rate as published in the Wall Street Journal.

SOURCE :

State University of New York
Central Administration Office of
Financial Aid Services
September 28, 1991

Appendix I.

Regents 1992 Report on The Aid for Part-time Study Program

In 1984, the Legislature established the Aid for Part-time Study (APTS) program to provide tuition assistance for undergraduate students enrolled in degree-granting institutions. Supported by an \$11 million appropriation, APTS is one of the few State grant programs that funds part-time study.

This report is required by Section 666, subdivision 10 of the Education Law. It is based on preliminary information that the Higher Education Services Corporation (HESC) transmitted to the Regents prior to HESC's statutory deadline so that the Regents could submit a consolidated report to satisfy the requirements of sections 603 and 666 of Education Law. A final statistical summary of the APTS program can be obtained from HESC's Division of Policy Analysis and Information Services.

1990 Amendments. In December 1990, statutory amendments were made to the APTS program. They took effect in the spring term of 1991. The amendments permitted students enrolled for at least 3 but fewer than 12 credit hours to be eligible for APTS, extended the time period in which institutions could select APTS recipients, eliminated the requirement that APTS recipients have 6 prior college credits, established a separate eligibility category for APTS applicants who were independent and had tax dependents, and increased the income eligibility limits for all categories of APTS applicants. However, the amendments did not eliminate the provision of law requiring an institution to assume liability for APTS awards made to students who did not obtain a passing cumulative grade point average if the value of those awards exceeded 10 percent of all awards made by an institution.

Impact of 1990 Amendments. As a result of the 1990 amendments, there were 67 percent more APTS recipients in 1990-91 than in 1989-90 and 40 percent more funds awarded. Altogether, institutions used nearly 82 percent of the APTS appropriation, far more than the 58 percent that had been used in 1989-90.

Over 98 percent of the \$2.581 million new APTS spending went to students at the City University and State University. City University used 89 percent of its allocation, up from 49 percent in 1989-90, and the State University used 76 percent of its allocation, up from 54 percent the year before. Use of allocations did not rise as dramatically in other sectors. Independent institutions used 82 percent, up from 76 percent. Other institutions used 70 percent, up from 63 percent.

Although the new income eligibility ceilings caused the average income of APTS recipients to rise from \$5,535 in 1989-90 to \$8,341 in 1990-91, only 6.4 percent of the 17,885 recipients in 1990-91 came from families with incomes over \$25,000.

The 1990 amendments did not cause any change in the percentage of APTS recipients who were financially independent. As in all prior years, roughly 88 percent of APTS recipients were independent in 1990-91. Similarly, the age distribution of APTS recipients was not changed by the 1990 amendments, even though the average age went down from 31 to 30 years because the number of recipients aged 15 to 19 years nearly tripled. There were over 800 15-19 year old recipients in 1990-91, compared to 300 in 1989-90.

Projected Needs. The Higher Education Services Corporation (HESC) expects full use of APTS allocations in 1991-92 and more eligible students than available funds can serve. For 1990-91, HESC reports that many schools awarded their entire allocations, many schools used up their allocations before making awards to all eligible students, and some schools gave out smaller awards than they had the year before in order to make awards to as many eligible students as possible. In fact, the statewide average APTS award was down from \$609 in 1989-90 to \$512 in 1990-91 as the average award dropped in every sector even though tuition costs went up in 1990-91.

State Funds Withheld from Institutions. In 1990-91, APTS awards amounting to \$625,407 were made to students who did not maintain cumulative passing grade point averages. However, of that amount, only \$88,987 was withheld from reimbursements to schools because the 10 percent threshold was not exceeded at most institutions. The \$88,987 in withheld State funds amounted to less than 1 percent of the \$11 million APTS appropriation and was 4.2 percent lower than the \$92,967 withheld the year before.

Recommendations of the Regents. First, the Regents recommend that APTS funding be maintained or increased. This recommendation is based on evidence that State allocations were not adequate at many institutions in 1990-91 and are unlikely to be adequate in 1991-92 and subsequent years. Secondly, the Regents recommend repealing the provision of law that gives institutions potential liability for a portion the APTS awards they make. Repeal would make APTS consistent with other State programs. All State programs require students to meet academic progress standards in order to remain eligible for aid but no State program except for APTS penalizes institutions who make awards in good faith based on applicants' financial need. Moreover, repeal would cost the State less than 1 percent of the total cost of the APTS program, reduce significant administrative burden for HESC and for participating schools, and remove a deterrent that keeps some institutions from participating in APTS even though their students would be eligible for awards.